

Information for the consumer before concluding insurance policy at a distance

pursuant to § 4 of Act no. 266/2005 Coll. on consumer protection in financial services at a distance as later amended

1. Information on the financial service provider:

Union poisťovňa, a.s., Karadžičova 10, 813 60 Bratislava, Slovak Republic corp. ID no.: 31322051, Tax ID: 2020800353, entered in the Commercial Register, Municipal Court Bratislava III, Section: Sa, entry no. 383/B, telephone: 08503 333, website: www.union.sk

2. Name and seat of the body responsible for performing oversight over the provider's activities:

National Bank of Slovakia, seated at Imricha Karvaša 1, 813 25 Bratislava, Slovak Republic

3. Information on the financial service:

The financial services is the Individual health insurance Foreigners' Health Insurance SAFETY online. More information is given in the Insurance Policy Proposal, General Terms and Conditions for Individual health insurance Foreigners' Health Insurance SAFETY online (hereinafter simply the "GTC FHIO") and Special Stipulations to the GTC FHIO.

4. Information on the insurance policy:

The insurance policy is concluded for an indefinite period, the insurance period is indicated in the insurance policy. The amount of the insurance premium is determined according to the insurance type (scope of insurance). Maturity and method of payment of the insurance premium are arranged in the concluded insurance policy.

The insurance may be terminated in the manner set out in the Civil Code or in the GTC MZ.

Where the insurance policy has been concluded using remote communication, the consumer (policyholder) under § 5 of Act no. 266/2005 Coll. on consumer protection in financial services at a distance has the right to withdraw from the insurance policy within 14 calendar days from concluding the policy at a distance, where the notice of withdrawal must be dispatched in writing no later than on the last day of the mentioned period to the address of the seat of the financial service provider (insurer). In the case of consumer's (policyholder's) withdrawal from the policy, the provider (insurer) is entitled to the insurance premium for the period of insurance.

Pursuant to § 802 of the Civil code the provider (insurer) may withdraw from the insurance policy in the case that the consumer (policyholder) has knowingly breached the obligations set out in the provisions of § 793, provided that the insurance policy would not have otherwise been extended if the questions had been answered truthfully and fully. The provider (insurer) can exercise this right within 3 months from the date when it learnt of this fact, otherwise its right expires. Equally, if the provider (insurer) becomes aware only after the insured event occurring that its cause is the fact which the provider (insurer) could not have ascertained during the process of arranging the insurance due to intentionally untruthful or incomplete answers that were material for the conclusion of the insurance policy, the provider (insurer) is entitled to refuse indemnity ensuing from the insurance policy. Through refusal to indemnify the insurance lapses.

Consumer (policyholder) and provider (insurer) also have the right pursuant to Article 13 (1) of the GTC MZ to terminate the Insurance policy in writing within two months after its conclusion. In that case the notice period is eight days through the expiry of which the insurance lapses.

Any income of the insurer, insured person and eligible persons from the insurance policy are subject to taxation in accordance with generally binding legal regulations applicable in the territory of the Slovak Republic. Act no. 595/2003 Coll. on income tax as later amended lays down which types of insurance indemnities are exempt from income tax and other insurance-related tax requirements.

5. Law and language for communication:

The contractual relationship between the provider and the consumer is governed by law of the Slovak Republic; any disputes shall be decided by the materially and locally competent court in the Slovak Republic. The language for communication is the Slovak language.



Poistovňa

Union poisťovňa, a. s.
Karadžičova 10
813 60 Bratislava
IČO: 31322051
DIČ: 2020800353

Spoločnosť zapísaná v obchodnom registri
Mestského súdu Bratislava III, odd. Sa, vl. č. 383/B

6. Handling of claims and complaints:

Complaints regarding the correctness and quality of the insurer's services are to be submitted by the policyholder, insured person or eligible person in writing by post, in person at any of its workplaces or electronically (staznosti-up@union.sk or by means of the contact form on the website www.union.sk). The complainant shall be informed of the outcome of the handling of the complaint by letter within 30 days of receipt of the complaint. In justified cases, the time limit for investigating and handling a complaint may be extended, but not to more than 60 days; the complainant shall be informed of the reasons for any later handling of a complaint. If the policyholder, insured person or eligible person is not satisfied with how the insurer has handled their complaint, or if they have not received a reply within 30 days of its submission, they have the right to submit a petition to an alternative dispute resolution entity.

The alternative dispute resolution entity is the Slovak Association of Insurance Companies (www.poistovaciombudsman.sk, e-mail: ombudsman@poistovaciombudsman.sk). A complete list of alternative dispute resolution entities is available on the website of the Ministry of Economy of the Slovak Republic www.mhssr.sk.

More information on the manner of complaints handling is available at <https://www.union.sk/kontaktny-formular>.