Information for consumers before concluding a distance insurance contract

in accordance with Section 3 of Act No 311/2025 on Consumer Protection in Distance Financial Services and on Amendments and Supplements to Certain Acts, as amended

1. Information about the trader

Business name:	**Union poisťovňa, a. s.**
Registered office:	**Karadžičova 10, 813 60 Bratislava, Slovak Republic**
Company ID No:	**31 322 051**
Registration in the Commercial Register	**Commercial Register of the Municipal Court Bratislava III, Section Sa, File No. 383/B**
Main business activity	**carrying on insurance business in the classes of non-life insurance and life insurance**
Contact details:	**telephone: 0850 00 33 33 e-mail: union@union.sk website: www.union.sk**

2. Name, registered office and contact details of the authority supervising the trader's activities

National Bank of Slovakia, with its registered office at Imricha Karvaša 1, 813 25 Bratislava, Slovak Republic; website: www.nbs.sk; telephone: 02/5787 1111; e-mail: info@nbs.sk

3. Description of the main characteristics of the service provided

The provided financial service is Individual Travel Insurance, which is provided for a fee.

The purpose of this insurance is to provide protection against unforeseen events that may occur during travel or a stay outside the insured person's place of permanent or temporary residence and/or against unforeseen events that may prevent the insured from commencing the journey and stay. Depending on the consumer's choice, the insurance mainly includes coverage for medical expenses abroad, permanent consequences or death as a result of an accident, general liability for damage, baggage damage, fees related to the cancellation of booked services, and the provision of assistance services.The insurance may be arranged in various variants with different scopes of coverage and may include additional optional insurance products extending the scope of coverage. The scope, terms, and exclusions of the insurance are specified in the proposal for the conclusion of the insurance contract, in the General Insurance Terms and Conditions for Individual Travel Insurance VPPICP/0619, the Specific Arrangements for extraordinary situation insurance ODPMS/0623 and the Specific Arrangements for EXTRA insurance ODPSE/0623 ("Insurance Terms and Conditions"). The scope of individual travel insurance depends on the selected insured risks.

In the field of insurance, no guarantee funds or other compensation schemes are established by law in the event of the insurer's default.

4. Consideration for the financial service

The amount of consideration for the financial service provided, i.e. the insurance premium, is stated in the proposal to conclude an insurance contract. In accordance with Act No. 213/2018 Coll. on Insurance Tax, as amended, the insurance premium also includes insurance tax at the rate of 10% of the insurance premium. The insurance tax is remitted by the trader.

The amount of remuneration is determined based on actuarial principles and depends on the agreed combination of insurance coverages, the selected scope of insurance, the territorial validity of the insurance, the purpose of the trip and stay, and the duration of the insurance.

5. Period of validity of the offer

The offer to conclude an insurance contract is valid until the date stated in the proposal to conclude an insurance contract. This is subject to the accuracy and completeness of the data provided. The trader reserves the right to adjust the insurance premium if the input data change or after the offer validity period expires.

6. **Payment terms and consequences of late payment**
   The premium must be paid within the period specified in the proposal to conclude the insurance contract.

7. **Information on the consequences of late payment**
   Payment of the premium is a condition for concluding the insurance contract. If the consumer fails to pay the premium within the period specified in the proposal to conclude the insurance contract, the insurance contract shall not be concluded.

8. **Information on the right to withdraw from the insurance contract concluded at a distance and the procedure for exercising that right**
   If the insurance contract was concluded for a period shorter than one month, the consumer does not have the right to withdraw from the insurance contract concluded at a distance.
   If the insurance contract was concluded for a period longer than one month (inclusive), the consumer (policyholder) has, pursuant to Section 5 of Act No. 311/2025 Coll. on consumer protection in distance financial services, the right to withdraw from the insurance contract concluded at a distance without payment of a contractual penalty and without stating any reason within 14 calendar days from the conclusion of the distance insurance contract. The withdrawal period is deemed to be observed if the notice of withdrawal is sent to the trader no later than on the last day of this period.
   The consumer may exercise this right by sending a notice of withdrawal to the trader, in particular via the following communication channels: e-mail: union@union.sk, phone: **0850 003 333 (domestic calls), +421 2 2081 1811 (calls from abroad),** in writing to the registered office address: **Union poisťovňa, a. s., Karadžičova 10, 813 60 Bratislava, Slovak Republic**, via the online form: https://www.union.sk/kontaktny-formular, via the online withdrawal function included in the e-mail by which the trader sent the proposal for the conclusion of the insurance contract, via the client zone: https://www.union.sk/moj-union/.
   The trader does not charge any fee or contractual penalty for withdrawal from the insurance contract. However, the trader is entitled to premium for the period during which insurance coverage was provided to the consumer.

9. **Other reasons for early termination of the insurance contract**
   The insurance contract is concluded for the period specified in the proposal to conclude the insurance contract. Insurance may be terminated in the manner provided for by law or in the insurance terms and conditions, for example:
   The consumer (policyholder) and the trader (insurer) have the right to terminate the insurance contract in writing within two months of its conclusion. In such case, the notice period is eight days, upon the expiry of which the insurance shall terminate.
   Pursuant to Section 802 of the Civil Code, the trader (insurer) may withdraw from the insurance contract if the consumer (policyholder) has knowingly breached the obligations set out in Section 793, and if the insurance contract would not have been concluded had the questions been answered truthfully and completely. The trader (insurer) may exercise this right within three months from the date on which it became aware of such fact; otherwise, the right shall lapse. Likewise, if the trader (insurer) becomes aware, only after an insured event has occurred, that the cause of the event was a fact which it could not have ascertained when arranging the insurance due to knowingly false or incomplete answers, and which was material for the conclusion of the insurance contract, it shall be entitled to refuse to provide performance under the insurance contract. Insurance shall terminate upon refusal to provide performance.
   The insurance terms and conditions or the law may also stipulate other reasons for the termination of the insurance contract.
   In the event of early or unilateral termination of the insurance, the trader shall not charge any fee or contractual penalty. However, the trader is entitled to the premium for the period up to the termination of the insurance contract.

10. **Jurisdiction and language of communication**
   The contractual relationship between the trader and the consumer is governed by the law of the Slovak Republic and any disputes will be decided by the court of the Slovak Republic with material and territorial jurisdiction. The language of communication will be Slovak.

11. Handling of complaints

A policyholder, insured person or entitled person may file a written complaint regarding the quality and correctness of the trader's services by post, in person at any of the insurer's offices or by e-mail (staznosti-up@union.sk or using the contact form on the website www.union.sk). The complainant will be informed of the results of the inquiry into their complaint by letter within 30 days from the date of receipt of the complaint. Where justified, the period for investigation and handling of the complaint can be extended, but not to more than 60 calendar days; the complainant must be informed in writing of the reason for the late handling of the complaint. Further information on complaint handling procedures are given on the web page https://www.union.sk/riesenie-sporov-online/. If the policyholder, insured person or entitled person is not satisfied with the insurer's handling of their complaint or they do not receive a response within 30 days of filing, they may file a request for alternative dispute resolution to an ADR entity. The Slovak Insurance Association is an ADR entity (www.poistovaciombudsman.sk, e-mail: ombudsman@poistovaciombudsman.sk). A full list of ADR entities can be found on the website of the Ministry of Economy of the Slovak Republic www.mhsr.sk.