

## Information for consumers before concluding a distance insurance contract

in accordance with Section 4 of Act No 266/2005 on Consumer Protection in Financial Services at a Distance, as amended

### 1. Information on the financial service provider

Union poisťovňa, a. s., Karadžičova 10, 813 60 Bratislava, Slovak Republic, ID No: 31 322 051, Registered in the Companies Register of Bratislava I District Court, Section Sa, Entry 383/B, Tel.: 0850 111 211, Website: www.union.sk, provider of insurance services

### 2. Information on the financial service intermediary

Business name:	Umbrella Group, s.r.o.
Registered office:	Kalinčiakova 33, 831 04 Bratislava, Slovak Republic
ID No:	44 068 000

hereinafter the “financial service intermediary”

The financial service intermediary is registered in the list of independent financial agents with authorisation from Národná banka Slovenska.

The financial service intermediary is registered in the sub-register for the sectors deposit-taking, providing credit and consumer credit, insurance or reinsurance, capital market, old-age pension saving and supplementary pension saving. The financial service intermediary conducts its activities through cooperating traders, who are registered in the list of subordinate financial agents in the sub-register of Národná banka Slovenska for the sectors deposit-taking, providing credit and consumer credit, insurance or reinsurance, capital market, old-age pension saving and supplementary pension saving.

### 3. Name and registered office of the authority responsible for the exercise of supervision of the activities of the provider and intermediary

Národná banka Slovenska, registered office Imricha Karvaša 1, 813 25 Bratislava, Slovak Republic

### 4. Information on the financial service

The financial service is individual travel insurance. Further information is published in the insurance policy and the proposal to conclude an insurance contract, in the General Insurance Terms and Conditions for Individual Travel Insurance VPPICP/0619 and the Specific Arrangements for Assistance Services for Motor Vehicles ODPASMV/0619 (“Insurance Terms and Conditions”).

### 5. Information on the insurance contract

The insurance contract is concluded for the period specified in the insurance policy or the proposal to conclude an insurance contract. Insurance can be terminated by the methods laid down by law or in the Insurance Terms and Conditions, e.g.:

If the insurance contract was concluded for a period of more than 30 calendar days, Section 5 of Act No 266/2005 on Consumer Protection in Financial Services at a Distance entitles the consumer (policyholder) to withdraw from the insurance contract up to 14 calendar days from the conclusion of the insurance contract at a distance with the obligation to send such notification in writing to the registered office of the financial service provider (insurer) no later than the last day of the period stated. If the consumer (policyholder) withdraws from the contract, the service provider (insurer) is entitled to the premium for the duration of the insurance.

Under Section 802 of the Civil Code, the service provider (insurer) may withdraw from an insurance contract if the consumer (policyholder) deliberately breaches the obligation laid down in Section 793, if no insurance contract would have been concluded had full and truthful answers been given. The service provider (insurer) may exercise this right up to three months from the date of becoming aware of the



**Poistovňa**

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facts, otherwise the right expires. Likewise, if the service provider (insurer) learns that an insured event was caused by a fact that was material for the conclusion of the insurance contract and that could not be ascertained during the negotiation of the insurance contract because of deliberately false or incomplete answers, the service provider (insurer) is entitled to refuse to pay benefit under the insurance contract. Insurance terminates on the refusal to pay benefit.

The consumer (policyholder) and the service provider (insurer) also have the right, under Part A, Article 4(II)(5) of the General Insurance Terms and Conditions, to terminate the insurance contract up to two months after its conclusion. In this case, there is a notice period of eight days on expiry of which the insurance expires.

The financial service provider will not charge any contractual penalty for the early or unilateral termination of insurance.

#### **6. Jurisdiction and language of communication**

The contractual relationship between the service provider 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.

#### **7. Handling of complaints**

A policyholder, insured person or entitled person may file a written complaint regarding the quality and correctness of the insurer'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](http://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/kontaktny-formular>. 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](http://www.poistovaciombudsman.sk), email: [ombudsman@poistovaciombudsman.sk](mailto: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](http://www.mhsr.sk).