

## Information for consumers prior to the conclusion of a distance contract

provided in accordance with Section 4 of Act no. 266/2005 Coll. on Consumer Protection in Distance Financial Services and on Amendments to Certain Acts, as amended (hereinafter referred to as the "Act on Consumer Protection in Distance Financial Services") in connection with the conclusion of a distance insurance contract, the subject matter of which is non-life insurance.

### Financial Service Provider

**PREMIUM Insurance Company Limited**, with registered office at Level 3, CF Business Centre, Triq Gort, STJ 3061, St. Julian's, the Republic of Malta, registered with the Business Registry of the Republic of Malta with the registration number: C 91171, acting within the territory of the Slovak Republic through its organizational unit **PREMIUM Poist'ovňa, pobočka poisťovne z iného členského štátu**, with registered office at Námestie Mateja Korvína 1, 811 07 Bratislava – mestská časť Staré Mesto, the Slovak Republic, company identification number (IČO): 50 659 669, registered with the Commercial Register of the District Court Bratislava I, section: Po, insertion number: 3737/B (hereinafter referred to as the "**Insurance Company**").

The Insurance Company operates in the territory of the Slovak Republic in accordance with Section 18 of Act no. 39/2015 Coll. on Insurance and on Amendments to Certain Acts, as amended (hereinafter referred to as the "Insurance Act"), within the scope of its objects and pursues insurance and reinsurance activities in non-life insurance classes as an insurance company from another Member State through its branch as well as directly under the freedom to provide services in accordance with Section 19 of the Insurance Act.

The precise scope of the activities of the Insurance Company is available in the registered data of the Insurance Company in the Financial Entities Register maintained by the National Bank of Slovakia or in the registered data of the organizational unit (branch) of the Insurance Company in the Commercial Register of the District Court Bratislava I.

### Supervision over the Activities of the Insurance Company

The activities of the Insurance Company are supervised by the financial market supervisory authority of the Republic of Malta, which is **The Malta Financial Services Authority**. In the event that the activities of the Insurance Company violate the generally binding legal regulations, the National Bank of Slovakia shall pursuant to Section 21 of the Insurance Act inform the financial market supervisory authority of the Republic of Malta and require the Insurance Company to take necessary remedial measures.



### Information on Intermediaries

Intermediary means any natural person or legal entity which, according to a special law, is authorized to perform activities intended to ensure that a person interested in concluding a distance insurance contract who is a consumer is given the opportunity to conclude such insurance contract.

Intermediary means an independent financial agent having a financial intermediation contract with the Insurance Company in the insurance or reinsurance sector.

The intermediary's business name, registered office and identification number are provided for in the intermediary's information documents, which are provided to the consumer directly by the intermediary.

### Information on the Financial Service

The financial service provided is the product **PREMIUM Home**. The financial service takes the form of providing insurance coverage for insured risks, which are specified in more detail by the Insurance Company in the draft insurance contract and its annexes.

The subject of the insurance may be a building or a part thereof owned by the insured and specified in the draft insurance contract and/or a set of movables, groups of movables, or individual movable things (selection) specified in the draft insurance contract according to individual items, which are owned by the insured and privately used by the members of the insured household (outside their working life).

Within the insurance contract, liability insurance against damage:

- resulting from the ownership of the insured building,
- caused by members of the insured household during their private life (outside their working life),

may be arranged.

More detailed information is available in the applicable general insurance terms and conditions, contractual arrangements, and the draft insurance contract. Information on the financial service in a concentrated, brief, and clear form is available in the standardized insurance product information document.

The remuneration for the financial service is stated in the draft insurance contract as a premium. The premium is payable in the amount, at the time and in the manner specified in the draft insurance contract. The amount of the insurance premium also includes insurance tax in accordance with Act no. 213/2018 Coll. on Insurance Tax, as amended, in the amount of 8%. In relation to the insurance contract there are no taxes or other fees that would not be paid via the Insurance Company or collected by the Insurance Company.

The Insurance Company does not confer on to the consumer any additional costs associated with the use of means of distance communication.



The above information about the provided financial service is valid until further notice or new information is issued by the Insurance Company. In the event of any material change in the data contained in this information, the Insurance Company shall inform its clients of this change.

#### **Information on the Insurance Contract**

The insurance contract is entered into for the period agreed in the insurance contract. The contract may be terminated in the manner specified in the applicable general insurance terms and conditions, contractual arrangements, the Civil Code and the Act on Consumer Protection in Distance Financial Services.

The time limit given for the consumers to withdraw from the insurance contract pursuant to the Act on Consumer Protection in Distance Financial Services is 14 calendar days and begins to run on the date of conclusion of the distance insurance contract. The notice of withdrawal must be sent no later than on the last day of the specified period in writing to the address of the registered office of the organizational unit (branch) of the Insurance Company in the territory of the Slovak Republic **PREMIUM Poist'ovňa, pobočka poisťovne z iného členského štátu, Námestie Mateja Korvína 1, 811 07 Bratislava – mestská časť Staré Mesto**, or by e-mail to the e-mail address of the Insurance Company [spravapoistenia@premium-ic.sk](mailto:spravapoistenia@premium-ic.sk).

Where the consumer fails to exercise the right to withdraw from the insurance contract within the above period, this right of the consumer shall cease and the insurance contract shall remain in force.

In the event of withdrawal from the contract by the consumer in accordance with the Act on Consumer Protection in Distance Financial Services, the insurance contract shall be null and void. In such case, the Insurance Company shall return the entire premium to the consumer without delay, however, no later than within 30 days from the delivery of the notice of withdrawal from the contract by the consumer, and the consumer shall be obliged immediately, however, no later than within 30 days from the sending of the notice of withdrawal from the contract, to return any funds provided by the Insurance Company (indemnity), which the consumer received from the Insurance Company in connection with the given insurance contract.

The insurance is governed by the insurance contract, the applicable general insurance terms and conditions, contractual arrangements, and the law of the Slovak Republic.

Any disputes concerning the rights and obligations arising from the insurance contract shall be resolved by the competent court of the Slovak Republic. The language of communication between the Insurance Company and the consumer is Slovak.

#### **Information on Handling Complaints**

The consumer may file a complaint in writing about the activities of the Insurance Company or its employees at the address of the organizational unit of the Insurance Company, electronically by sending an email to:



complaints@premium-ic.sk or by completing the contact form available at the website of the Insurance Company [www.premium-ic.sk](http://www.premium-ic.sk).

It must be clear from the complaint who the complainant, in what matter and against whom the complaint is made and what the complainant seeks.

Complaints shall be handled by the Insurance Company immediately upon receipt, however, no later than within 30 calendar days from the date of receipt of the complaint. If, due to serious reasons, the Insurance Company is unable to process the complaint within this period, it may extend it for a maximum of 60 calendar days from the date of receipt of the complaint. The Insurance Company shall inform the complainant on the extension of the period and the reasons for the extension within 30 calendar days from the date of receipt of the complaint.

Details on the procedure applicable to the filing, receiving, registering, investigating and notifying in writing the result of the investigation or review of complaints are governed by Act no. 9/2010 Coll. on Complaints, as amended.

#### **Information on the Claims Adjustment**

All information and forms for consumers which are necessary for reporting and adjustment of claims are available at [www.premium-ic.sk/index.php/hlasenie-pu](http://www.premium-ic.sk/index.php/hlasenie-pu).

#### **Existence of Guarantee Funds or Systemic Compensation**

Neither the generally binding legal regulations of the Slovak Republic nor the Insurance Company create any guarantee fund or special systemic compensation in relation to the insurance contract.

