

## INFORMATION ABOUT HEALTH INSURANCE FOR FOREIGNERS PROVIDED PRIOR TO THE CONCLUSION OF AN AGREEMENT

<b>A. Insurance Company or Insurer:</b>	UNIQA pojišťovna, a.s.
Legal form:	public-limited company registered in the Commercial Register of the Municipal Court in Prague under file No. B 2012
Type of entity:	mixed insurance company
Main line of business:	insurance and activities directly arising therefrom
Address of registered office:	Evropská 810/136, 160 00 Prague 6
Identification number:	492 40 480
Supervising authority:	Czech National Bank, Na Příkopě 28, 115 03 Prague 1
E-mail for contact:	info@uniqa.cz
Website:	www.uniqa.cz
Info line:	488 125 125
Data box:	andcix

- B. Complaints lodged by eligible persons may be submitted in writing to the insurer's Control Department at the address given above or to the CNB (Section for Regulation and Supervision of Insurance Companies).
- C. Consumers can take advantage of the possibility of out-of-court settlement of consumer disputes with UNIQA pojišťovna through independent entities. The bodies having subject-matter jurisdiction to resolve disputes concerning non-life insurance are the Czech Trade Inspection Authority (Štěpánská 567/15, 120 00 Prague 2, [www.coi.cz](http://www.coi.cz)) and the Office of the Ombudsman of the Czech Insurance Association (Kancelář ombudsmana České asociace pojišťoven z.ú., Elišky Krásnohorské 135/7, 110 00 Prague 1, [www.ombudsmancap.cz](http://www.ombudsmancap.cz))  
If a consumer has entered into an insurance agreement on-line, he can have his consumer dispute resolved through an electronic platform operated by the European Commission.
- D. The current Solvency and Financial Condition Report (SFCR) of UNIQA pojišťovna, a.s. is available at the website <https://www.uniqa.cz/hospodareni/>.
- E. The nature of remuneration for personnel in connection with the arrangement of insurance is a commission that is governed by the insurance company's commission system.

### Further information about insurance

- A. Insurance shall be governed by the applicable Insurance Terms and Conditions and Act No. 89/2012 Coll., the Civil Code, as amended. The Insurance Terms and Conditions constitute a part of the insurance agreement. Every party interested in taking out insurance shall receive the Insurance Terms and Conditions prior to entering into the insurance agreement and they are also available on the insurance company's website ([www.uniqa.cz](http://www.uniqa.cz)). This insurance meets the requirements for mandatory travel health insurance for foreigners as defined by Act No. 326/1999 Coll., on the stay of foreigners in the Czech Republic and amending certain acts.
- B. In the event of a breach of an obligation of the policyholder, insured person, or beneficiary, the insurer shall be entitled to reduce indemnity in proportion to the impact of that breach on the extent of the insurer's obligation to provide indemnity.

- C. The policyholder shall be entitled to withdraw from the agreement if the insurer has breached its obligation to answer truthfully and in full all written inquiries of a prospective party in negotiations concerning the conclusion of an agreement or of a policyholder in negotiating about an amendment to his agreement. Likewise, the policyholder shall be entitled to withdraw from the agreement if the insurer has breached its obligation to point out discrepancies between the insurance offered and the prospective party's requirements if the insurer had to have been aware of them at the time of the conclusion of the agreement. The right to withdraw from the agreement shall lapse if the policyholder does not take advantage of it within two months of the day on which it learned or had to have learned of the breach of obligation giving rise to his right to withdraw from the agreement. If the policyholder withdraws from the agreement, the insurer shall refund to him, within one month of the effective date of the withdrawal, any premiums paid, reduced by any indemnity already paid on the basis of the insurance. If the agreement was concluded as a remote transaction, the policyholder shall be entitled to withdraw from the insurance agreement without cause within fourteen days of the date of its conclusion or of the day on which insurance terms and conditions were communicated to him if this communication occurs at his request after the conclusion of the agreement. If the insurer has provided misleading information to a policyholder who is a consumer, the policyholder shall be entitled to withdraw from the agreement within three months of the day on which he learned or should have and could have learned about it. If the policyholder withdraws from an insurance agreement concluded as a remote transaction, the insurer shall refund to him without undue delay, but no later than within thirty days of the effective day of the withdrawal, the premiums paid; it is, however, entitled to deduct any amount already paid on the basis of the insurance. If indemnity has been paid out in excess of the premium amount paid, the policyholder or the insured person or the beneficiary shall refund to the insurer the indemnity paid out in excess of the premiums paid. For the refund, the insurer shall use the same means of payment which the policyholder used for making the initial transaction unless explicitly stipulated otherwise. To withdraw from an agreement concluded as a remote transaction, the policyholder may use the form available at <https://www.uniqa.cz/dokumenty-ke-stazeni/> and at the insurer's points of sale, or he can request it to be delivered through an insurance broker. Withdrawal must be delivered to the insurer no later than on the last day of the period stated, in writing, to the insurer's address: UNIQA pojišťovna, a.s., Evropská 810/136, 160 00 Prague 6; in the case of consumers, the deadline for withdrawal shall be deemed maintained if the consumer sends a notice stating that he is withdrawing from the agreement during the period specified. Should the policyholder fail to exercise its right to withdraw from the insurance agreement in a due and timely manner, the insurance agreement shall be valid and effective and shall bind the parties to perform the obligations set out therein.
- D. If insurance terminates due to the termination of a visa permitting stay in the Czech Republic, to the denial of an application for a visa to stay in the Czech Republic, the termination of a stay in the Czech Republic, or on the day on which a decision on deportation takes legal effect, or on the day on which the insured person has become insured under public health insurance, the insurer shall be entitled to premiums for the insurance term.
- E. The insurance agreement and legal relations established by the insurance agreement shall be governed by the laws of the Czech Republic. The language of communication shall be the Czech language. Insurance Terms and Conditions are being provided in the Czech language together with their translations into English and Russian. The Czech language version shall be decisive.
- E. No tax or levy obligation shall arise for the customer upon the conclusion of an insurance agreement (in this case, no taxes or levies which are not paid by the insurer or are not imposed by the insurer exist). Act No. 586/1992 Coll., on income tax, as amended, shall apply to insurance. Insurance indemnity is not subject to income tax.