

## PRE-CONTRACTUAL INFORMATION FOR THE CUSTOMERS ENTERING INTO HEALTH INSURANCE CONTRACTS

*Unofficial translation from Estonian language*

*The version in Estonian language shall always prevail when interpreting this pre-contractual information*

### 1. GENERAL INFORMATION

- 1.1 The insurer is AS Inges Kindlustus (hereinafter referred to as Inges), registry code 10089395, address Raua St. 35 Tallinn, e-mail [inges@inges.ee](mailto:inges@inges.ee), homepage [www.inges.ee](http://www.inges.ee), phone +372 6410 436.
- 1.2 Health insurance contract (hereinafter referred to as the contract) is the contract, on the basis of which the insurer undertakes to compensate for necessary and reasonable amount of medical expenses incurred by the insured person and caused by (a) a disease, (b) the acute exacerbation of a chronic disease, or (c) an accident as well as the expenses on medical transport in Estonia, in accordance with the terms and conditions of health insurance that are valid in AS Inges Kindlustus and apply to foreigners staying in Estonia (hereinafter referred to as terms and conditions, available at <https://www.inges.ee/tingimused/>). The legislation of Estonia applies to insurance contracts.
- 1.3 A health insurance contract can be entered into for the period of up to one year.
- 1.4 The insurance coverage area is the Republic of Estonia. The insurance period, amount, and the number of insured days are marked in the insurance policy, in accordance with the wish of the policyholder.
- 1.5 Different options of the scale of insurance coverage (insurance amount/compensation rate, deductible rate) are available in the sales solution used by Inges, and the customer can choose the option that is the most suitable for him/her.
- 1.6 The data that has become available in the course of entering into or executing the insurance contract, shall be used in a legal manner only for the purpose of executing the insurance contract and assessing the insurance risk. While processing personal data, the processing entity shall proceed from the Personal Data Protection Act, the Insurance Activities Act, and the Law of Obligations Act.

### 2. FORMATION OF INSURANCE PAYMENT AND ENTRY INTO THE CONTRACT

- 2.1 The insurance payment is formed on the basis of risk assessment, which is affected by the data submitted to the insurer upon the entry into the insurance contract. The amount of the insurance payment is presented in the sales solution used by Inges.
- 2.2 The expenses related to the entry into the contract amount to 35% of the contract value.
- 2.3 The contract is regarded as having been entered into after the insurance payment has been made, which also serves as a confirmation of the fact that the person has familiarized himself/herself with the terms and conditions and given his/her consent.
- 2.4 The contract entered into by means of communication shall be regarded as having been entered into on the day following the receipt of the insurance payment. The contract shall come into effect on the first day of the insurance period. The insurance coverage is not provided retrospectively. The insurance contract and the insurance coverage are valid within the insurance period marked in the insurance policy.

### 3. NOTIFICATION OBLIGATION

- 3.1 If, after the conclusion of the contract, the data that is essential within the context of the contract (data and circumstances serving as the basis for entering into the contract) has changed, the customer undertakes to notify the insurer about any such changes.

3.2 If the essential data has changed, the amount of the insurance payment can also change. In the event of an increase in the risk accompanying changes in essential data, the insurer has the right to ask for an additional insurance payment, in accordance with the procedure established in the Law of Obligations Act.

#### 4. RECESSON FROM THE CONTRACT AND TERMINATION OF THE CONTRACT

4.1 One can recede from the contract before the start of the insurance period by submitting the relevant application to the insurer in the form that can be reproduced in writing. In the event of recession from the insurance contract, 10% from the value of the insurance policy shall be withheld for the account of the expenses related to the execution of the insurance contract and the conclusion of the contract. The excess insurance amount paid, from which the expenses related to the execution of the insurance contract and the conclusion of the contract have been deducted, shall be paid back to the policyholder.

4.2 The contract shall expire upon the arrival of the end of the insurance period.

4.3 The contract can be terminated prematurely upon the agreement of the parties, according to the procedure established by law, in the event of violation of the contract, or upon the arrival of the end of the insurance interest. In the event of premature termination of the contract, the expenses related to the conclusion of the contract (35% of the value of the period that has not been used under the insurance contract) shall not be subject for refund.

#### 5. SUBMISSION OF COMPLAINTS AND RESOLUTION OF DISPUTES

5.1 If a customer wants to file a complaint to the insurer, it can be done by e-mail [inges@inges.ee](mailto:inges@inges.ee) or by ordinary mail: Raua St. 35, Tallinn.

5.2 Customers have the right to turn to the Conciliation Body operating at the Estonian Insurance Association for resolving the disputes with the insurer ([www.eksl.ee](http://www.eksl.ee); Mustamäe tee 46 (building A), 10621 Tallinn).

5.3 In the event of disputes arising from the contract entered into online, a consumer can file a complaint via the Online Dispute Resolution Platform at <http://ec.europa.eu/odr> (hereinafter referred to as the ODR platform).

5.4 Before turning to the Conciliation Body or using the ODR Platform, a claim pertaining to the matter in dispute should be filed to the insurer in order to give the insurer a chance to respond to such claim.

5.5 All of the disputes arising from the insurance contract, including the disputes, in relation to which no agreement has been reached in cooperation with the Conciliation Body, shall be resolved in court.

#### 6. INSURANCE SUPERVISION

Insurance supervision is carried out by the Financial Supervision Authority, Sakala St. 4, 15030 Tallinn. The Financial Supervision Authority does not resolve the disputes arising from the contracts entered into between the insurer and a policyholder/insured person.