Instruction of Revocation on Supplementary Insurance

Section 1

Right of Revocation, Consequences of Revocation and Specific remarks

Right of Revocation

You may cancel your contractual declaration within a cancellation period of 14 days without stating the reasons in writing (e.g. letter, fax, e-mail).

This period begins at the time you receive

- **the insurance certificate,**
- **the insurance conditions**
  including the general terms and conditions of insurance applicable to this contractual relationship, which in turn include the tariff provisions,
- **these instructions,**
- **the information sheet about insurance products,**
- **and the further information listed in section 2;**

all information must be in text form.

Sending the cancellation in good time is sufficient to comply with the cancellation period.

The revocation shall be addressed to:
Hallesche Krankenversicherung a. G.
Löffelstraße 34–38, 70597 Stuttgart (Degerloch)

In the event of revocation by fax, it shall be sent to the following fax number: 0711 6603-333

For insurance coverage purchased directly online, you may also exercise your right of withdrawal online at https://www.alh.de/widerruf. If you use this online function, we will promptly send you a confirmation of receipt on a durable medium (e.g., via email) containing information on the content of the notice of withdrawal as well as the date and time of its receipt.

Consequences of Revocation

In the event of an effective revocation, insurance cover terminates, and the insurer is required to refund only that portion of the premiums attributable to the period following receipt of the notice of revocation, provided you have consented to the insurance cover commencing prior to the expiry of the revocation period. In such a case, the insurer may retain the portion of the premium attributable to the period up to the receipt of the notice of revocation; this amount is calculated as 1/30th of the total monthly premium stated in the insurance certificate for each day that insurance cover was in effect. In such a case, you may retain any insurance benefits that you received under the insurance contract before exercising your right of revocation as a result on an event insured.

If insurance coverage does not commence before the end of the revocation period, an effective revocation results in the obligation to return any benefits received.

Benefits or payments received must be returned without delay and no later than 30 days after cancellation. For the insurer, this period begins upon receipt of the notice of cancellation; for the policy holder, it begins upon dispatch of the notice of revocation.

If you have effectively exercised your right of revocation with regard to the insurance contract, you will not be bound to any other contract in connection with the insurance contract. Such a contract is given, if it is in connection with the revocated contract and if a service of the insurer or a third party on the basis of an agreement among a third party and the insurer is concerned. You will not incur any costs as a result of exercising the right of revocation.

Specific remarks

If you do not exercise your right of revocation, you will remain bound by the insurance contract.

Your right to cancel is void if both you and the insurer have completely fulfilled your and its obligations under the contract based on your explicit request prior to you exercising your right to cancel.

Your right of revocation will expire no later than twelve months and 14 days after the conclusion of the contract.

Section 2

List of further information necessary for cancellation period to begin

In connection with the further information specified in section 1, second sentence, the following lists each individual information obligation:

Information obligations for all insurance lines

The insurer must provide the following information to you:

1. the identity of the insurer and any subsidiary through which the contract is intended to be signed; the insurer must also specify the companies register in which the underlying legal entity is recorded and the associated registration number
2. an address of the insurer that is capable of service of legal documents and every other address that is significant for the business relationship between the insurer and you; for legal entities or associations or groups of individuals: the name of a person authorised to represent the entity/association/group; if the information is communicated by sending the contractual provisions that include the general terms and conditions of the insurance: the information must be in a form that is emphasised and designed to be clear
3. the insurer's main business activity
4. information about the existence of a guarantee fund or other compensation arrangements; the name and address of the guarantee fund must be provided
5. the essential characteristics of the insurance benefit(s), particularly information about the nature and scope of the insurer's benefit(s) and when it/them are due
6. the total price of the insurance including all taxes and other pricing components, with premiums being presented individually; if the insurance is intended to comprise multiple independent policies or if an exact price cannot be provided: information about the foundations for calculating the price, allowing you to review the price
7. specifics about payment and fulfilment, including about how to pay the premiums
8. information about how the contract takes effect, especially about the beginning of the insurance and insurance cover and the duration of time for which the applicant will be bound to his or her application
9. the existence or non-existence of a right of cancellation and the terms and conditions, the specifics for exercising this right – including the name and address of the person to whom the cancellation must be declared – and the legal consequences of cancellation, including information about the amount that you might need to pay if you cancel the contract; if the information is communicated by sending the contractual provisions that include the general terms and conditions of the insurance: the information must be in a form that is emphasised and designed to be clear
10. a) information about the term of the contract/policy period
    b) information about the minimum duration of the contract
11. information about ending the contract, particularly information about the contractual terms and conditions for terminating it, including any penalties; if the information is communicated by sending the contractual provisions that include the general terms and conditions of the insurance: the information must be in a form that is emphasised and designed to be clear
12. the member states of the European Union whose laws the insurer uses as a basis for initiating relations with you before signing the insurance contract
13. the laws governing the contract or a contract clause about the laws or court governing the contract
14. the languages in which the insurance terms and conditions and the advance information specified in this section are communicated and the languages in which the insurer is required to conduct communication with your approval while this contract is valid
15. any potential recourse that you may have to an out-of-court complaints or legal redress procedure and, if applicable, the requirements for this recourse; this information must explicitly point out that your option to take legal action is not affected by such recourse
16. the name and address of the competent supervisory authority and information about the option to lodge a complaint with this supervisory authority

Yours
Hallesche Krankenversicherung

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