



Sales information on keyone care insurance

This information is aimed at interested parties and applicants for joining the keyone care group insurance contract. In the following text, these persons are also referred to as you, you, your and the like. Insofar as personal designations are only used in the masculine form in the text, they always refer to members of both genders.

1. Data on the insurer

Company and address: UNIQA Österreich Versicherungen AG
Untere Donaustraße 21, 1029 Vienna

General telephone: +43 (0) 50677

Fax: +43 (0) 50677-676

e-mail: info@uniqa.at

Web: <https://www.uniqa.at>

Legal form and registered office:

Public limited company with registered office in Vienna

Main business activity: Insurance company that conducts contract insurance and all related business, insofar as the operation has been authorised by the supervisory authority.

Company register no.: 63197 m

Commercial Register Court:

Commercial Court Vienna

Value added tax

Identification number: ATU 15362907

Supervisory authority: Financial Market Authority (FMA),
Otto-Wagner-Platz 5
1090 Vienna

The company is a member of the Austrian Insurance Association. As an insurance company, the company is subject to the provisions of the Insurance Supervision Act 2016 (VAG 2016).

2. Intermediary

The following insurance intermediary is involved in the initiation, conclusion and fulfilment of the insurance:

- **Keyone GmbH**, hereinafter referred to as keyone, Tiergartenstraße 102, 6020 Innsbruck, Austria.

The company acts as an insurance intermediary in the form of an insurance agent.

The company has no direct or indirect interest in the voting rights or capital of an insurance company. UNIQA Österreich Versicherungen AG, hereinafter UNIQA, has no direct or indirect interest in the voting rights or capital of Keyone GmbH.

The agent is contractually obliged to conduct insurance sales transactions exclusively with UNIQA and acts for the account and on behalf of this insurance company.

In the case of the insurance in question, the intermediary keyone provides information on the insurance, provides the form for the declaration of membership, accepts the application for membership, collects the insurance premium from the insured, issues the insurance certificate and sends it to the insured and receives claims notifications for forwarding to the claims

settlement company commissioned by the insurer.

- **call us Assistance International GmbH**, hereinafter referred to as call us, member of the UNIQA Group, Waschhausgasse 2, 1020 Vienna, Austria

against.

The business licence and entry in the insurance intermediary register can be queried via the Austrian Business Information System (GISA): www.gisa.gv.at/abfrage. The competent authority for the insurance brokerage business carried out by keyone is the Stadtmagistrat Innsbruck, Maria-Theresien-Straße 18, 6020 Innsbruck, Austria.

The intermediary keyone offers the customer advice in the form of a personalised product recommendation regarding one or more insurance policies. The intermediary does not base his advice on a balanced and personalised market research, but the recommendation is based on the wishes and needs stated by the interested party. The insurance intermediary exclusively brokers non-competing products of the above-mentioned insurance company.

The insurance intermediary receives a commission for his work, which is included in the insurance premium or insurance fee.

3. Key features of the insurance

This insurance is a household insurance with additional cover for property damage caused by tenants. In addition, business interruption cover is provided for loss of rental income if the rental property cannot be rented due to the occurrence of a covered loss event.

A deductible of EUR 75 per insured event applies to household insurance and property damage insurance.

For a full description of the insurance product you have chosen, please refer to this sales information, the product information sheet, the conditions for keyone care insurance including the General Terms and Conditions for Property Insurance (ABS) - A96 and the insurance certificate.

4. Realisation of the insurance

(1) UNIQA as insurer has concluded a group insurance contract with keyone as insurance agent and policyholder for the keyone care insurance. Customers of keyone can submit an application to join this group insurance contract (declaration of accession) and thus acquire insurance cover for a fee.

(2) All information about the insurance is provided by keyone on its website. keyone also provides the form for the declaration of membership. To join the group insurance contract, the completed and signed declaration of membership must be sent to keyone. If keyone's verification of the data is positive and the applicant pays the first insurance premium, keyone will send the applicant an insurance certificate. The insurance is then deemed to have been concluded.

(3) The insurance cover begins on the date stated in the insurance certificate, which is the first day of the month following the date of the declaration of membership, provided that the insurance premium has already been paid at this time.

(4) However, if you do not pay the insurance premium on time, the insurance cover will not begin until the date on which you pay the insurance premium, unless you are not at fault for not paying the insurance premium.

(5) This insurance can only be taken out for keyone customers through the mediation of keyone.

(6) If you have sent an application to take out keyone care insurance and have not received any e-mail messages in your mailbox, please contact keyone:

help@keyone.at; +43 720 880126.

5. Insurance premium (total price)

The amount of the annual premium for the insurance can be found in the declaration of membership and the insurance certificate. The stated premium includes all fees and taxes and therefore represents the total price.

6. Payment and fulfilment of contract

(1) The insurance premium is payable annually and in advance. The first premium is due after joining the group insurance contract. Subsequent premiums are due within 14 days of the main due date of each year as stated in the insurance certificate after keyone has been invoiced.

(2) Cash benefits from the insurer shall become due upon completion of the enquiries necessary to determine the insured event and the extent of the insurer's obligation to pay benefits. Further regulations are set out in § 11 of the Insurance Contract Act (VersVG).

7. Communication costs

There are no additional costs apart from the general communication costs (e.g. for web usage). For a telephone call you pay the costs of your normal tariff, no special tariff applies.

8. Information on the right of cancellation and withdrawal

The insured person may revoke their declaration of membership in writing (e.g. by e-mail, fax) within 14 days of the declaration of membership or withdraw from their membership of the group contract within 14 days and withdraw from the group insurance contract as an insured person. Withdrawal terminates any insurance cover already granted and any future obligations arising from joining this group insurance contract. If the insurer has already granted cover, it shall be entitled to a premium corresponding to the period of cover,

9. Term of the insurance and contractual cancellation rights

(1) The insurance is concluded for an indefinite period.

(2) The insured person and the insurer have the right to terminate the insurance by ordinary cancellation of membership of the group insurance contract at the end of the current insurance period subject to three months' notice.

(3) After the occurrence of an insured event, both the insurer and the insured person are entitled to cancel the insured person's membership of the group insurance contract and thus terminate the insurance cover. The cancellation period is one month for both parties, so that the cancellation becomes effective one month after receipt of the notice of cancellation by the other party. Cancellation is only possible up to one month after the conclusion of the negotiations on compensation.

(4) The insurance also ends if the group insurance contract is cancelled by keyone or the insurer. In the event of such cancellation, your insurance cover will end at the end of the current insurance period. You will be informed of this in writing three months in advance.

10. Basis for insurance, applicable law, place of jurisdiction

The content of the insurance is governed by the declaration of accession, the terms and conditions of the keyone care insurance including the General Terms and Conditions for Property Insurance (ABS) - A96, the product information sheet and the insurance certificate. Austrian law applies to the entire pre-contractual and contractual legal relationship. For any legal disputes arising from the legal relationship, all statutory places of jurisdiction are available to you.

11. Sanctions clause

Notwithstanding the other contractual provisions, insurance cover shall only exist insofar and as long as no economic, trade or financial sanctions or embargoes of the United Nations Security Council (UN), the European Union (EU) or national legislation applicable to the contracting parties conflict with this. This also applies to economic, trade or financial sanctions or embargoes imposed by the United States of America or other countries, insofar as this does not conflict with European Union (EU) or local legislation.

12. Language

The language used in the entire business relationship is German.

13. Complaints

Insured persons and other affected parties can address complaints about the insurance company or its insurance intermediaries to the following bodies:

- Keyone GmbH, Attn: Complaints Office, Tiergartenstraße 102, 6020 Innsbruck, Austria; beschwerde@keyone.at and/or to
- UNIQA Österreich Versicherungen AG, Attn: Complaints Office, Untere Donaustraße 21, 1029 Vienna; info@uniqa.at.

A complaint is immediately assigned to the person responsible for processing it. A response to each complaint will be issued within two weeks. If the processing of a complaint requires extensive enquiries or the collection of further documents, it may take longer to complete. In such a case, the complainant will be notified and, if possible, an appointment will be made for a final response.

You can also contact

Association of Austrian Insurance Companies (VVO), Schwarzenbergplatz 7, 1030 Vienna; info@vvo.at;



Insofar as the broad-based group insurance contract is a consumer transaction, the insured person can also contact the

- Arbitration centre for consumer transactions,
Mariahilfer Straße 103/1/18, 1060 Vienna,
office@verbraucherschlichtung.at

and to the

- Complaints office of the Federal Ministry of Labour,
Social Affairs, Health and Consumer Protection,
Stubenring 1, 1010 Vienna;
versicherungsbeschwerde@sozialministerium.at

A complaint relating to data protection can be sent to

- Keyone GmbH, Attn: Data Protection Officer,
Tiergartenstraße 102, 6020 Innsbruck, Austria;
datenschutz@heydata.eu

or to

- UNIQA Österreich Versicherungen AG, Attn: Data
Protection Officer, Untere Donaustraße 21, 1029 Vienna,
datenschutz@uniqa.at

In addition, there is a possibility to lodge a complaint with the Austrian data protection authority:

dsb@dsb.gv.at.

14. Electronic communication

As an interested party or applicant for this insurance or insured person, you have expressly consented to electronic communication and electronic communication with the insurer and its intermediary is therefore agreed. If electronic communication has been agreed, we can send you pre-contractual information, applications, insurance conditions, insurance certificates, declarations and other information to the e-mail address you have provided. For your part, you can send declarations and information to the insurer and/or the intermediary to the e-mail address help@keyone.at. The agreement on electronic communication can be cancelled by either party at any time. In addition, you have the right to request a paper copy of any electronically transmitted document from the insurer and the intermediary.