

**battleface**<sup>®</sup>



# INFORMATION ON YOUR INSURANCE CONTRACT

Germany Notification

Coverholder at **LLOYD'S**



# INFORMATION ON YOUR INSURANCE CONTRACT

## 1. Information on the insurer

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- 1.1.** The insurer of the offered insurance contract will be  
**Lloyd's Insurance Company S.A**  
Bastion Tower  
Marsveldplein 5  
1050 Brussels  
Belgium  
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Legal form: Belgian limited liability company  
Seat: Brussels, Belgium
- 1.2.** You are concluding the insurance contract via an insurance intermediary or directly via a Lloyd's Broker as intermediary. You may obtain the name and address of your insurance intermediary from your correspondence with the insurance intermediary.
- 1.3.** You may notify Lloyd's Insurance Company S.A of a claim by contacting the following:  
**Collinson Assistance Services**  
3rd Floor, Development House,  
St Anne Street,  
Floriana, FRN 9010, Malta  
Tel: +44 (0)208 865 3054  
e-mail: [corporateteam@intana-assist.com](mailto:corporateteam@intana-assist.com)
- 1.4.** Lloyd's Insurance Company S.A transacts non-life insurance and non-life reinsurance business.
- 1.5.** Lloyd's Insurance Company S.A is subject to the supervision of:  
**National Bank of Belgium**  
Boulevard de Berlaimont 3  
1000 Brussels  
Belgium
- 1.6.** The tax number of Lloyd's Insurance Company S.A. at the Federal Central Tax Office is 807/V20000025027.

## 2. Information on the offered performance

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- 2.1.** Per the attached you are made an offer for an insurance contract including the general terms and conditions.

The insurance contract is subject to German law unless the validity of another law has effectively been agreed upon between you and the insurer.

Type, scope, due dates and performance by the insurer are included in the schedule and the insurance terms and conditions.

- 2.2.** The total price of the insurance including all taxes and other price elements are specified in the schedule.
- 2.3.** Other costs incurred, if any, are specified in the schedule and the insurance terms and conditions. For taxes, which are not settled by the insurer, please refer to your tax advisor.
- 2.4.** Details in respect of payment and the fulfilment of your payment obligations, in particular with view to the mode of the premium payments will be advised to you by your intermediary.
- 2.5.** Our offer for the conclusion of an insurance contract is time limited. The time limit will be advised to you by your insurance intermediary.
- 2.6.** For contracts on professional disability insurance and accident insurance with premium return please refer to the following information (insofar as monetary amounts are concerned, in Euro) contained in the terms and conditions of insurance: information on the amount of the costs calculated into the premium amount (acquisition costs as a lump-sum amount and the remaining costs already calculated as part of the annual premium stating the respective period of contract), on any other costs, the principles and criteria of calculation applied to the surplus determination and participation, cash surrender values, the minimum amount insured for a conversion into a premium-free or premium-reduced insurance, benefits arising from a premium-free or premium-reduced insurance, the extent, to which the cash surrender value and the premium-free or premium-reduced insurance is guaranteed, as well as any general information on the tax regulations applicable to this type of insurance

### 3. Information on the contract

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- 3.1.** The insurance contract becomes effective following your proposal upon receipt of the policy from the insurer.
- 3.2.** For the time of inception of the insurance cover please refer to the schedule and the insurance terms and conditions.
- 3.3.** The period of the offered contract is specified in the schedule.
- 3.4.** Prior to the lapse of the agreed period of contract you may cancel the insurance contract only on the grounds of legally stipulated reasons and where applicable, on the grounds of the reasons stipulated in the insurance terms and conditions.
- 3.5.** The entry of relations between you and the insurer for the purpose of concluding the insurance contract shall be subject to German law or the foreign law effectively agreed between you and the insurer even with regard to the period prior to the conclusion of the insurance contract.
- 3.6.** The law applicable to the contract and the competent court are specified in the insurance terms and conditions.
- 3.7.** The insured has declared their understanding of, and has requested for the contract of insurance to be provided in, the English language. The insured confirms they understand such contract and agree to be bound by its terms and conditions.

LBS0015 01/01/2019

# REVOCATION INFORMATION

(Where the duration of the contract is for **more than one month**)

## Right of revocation

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You are entitled to revoke your contract declaration within 14 days in text form (e.g. by letter, fax or email) without needing to state any reasons.

The revocation period begins after you have received the insurance policy, the contractual stipulations including the general terms and conditions, all further information as per Art 7 paras 1 and 2 of the Insurance Contract Law in connection with Articles 1 to 4 of the Insurance Contract Law - Regulation on Information Duties/ VVG-InfoV, and this information respectively in text form, but however not prior to the fulfilment of our duties pursuant to Art. 312g para. 1 sentence 1 of the German Civil Code in connection with article 246 Art. 3 of the Introductory Act to the Civil Code.

In order to observe the revocation notice period the dispatch in time of the revocation is deemed sufficient.

The revocation is to be addressed to the Lloyd's placing broker, or if you have concluded the contract via an authorised Lloyd's coverholder to such authorised coverholder.

You may obtain the address of the Lloyd's broker from the correspondence preceding the conclusion of the contract. The address of the authorised coverholder is featured on the face page of the insurance certificate.

## Consequences of the revocation

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In the case of an effective revocation insurance cover ends and we shall reimburse to you that part of the premium which attaches to the period following receipt of the revocation, provided you have agreed that the insurance cover incepts prior to the lapse of the revocation period. In this case we shall be entitled to keep the part of the premium, which falls upon the period until the receipt of the revocation, such amount being calculated as follows: number of days from the inception of insurance cover until receipt of the revocation, multiplied by the insurance premium specified in your insurance policy / insurance certificate and divided by the number of days, for which insurance premium must be paid. Where a monthly premium has been agreed, one month is calculated with 30 days, and where an annual premium has been agreed, one year is calculated with 360 days.

The amounts to be repaid shall be reimbursed immediately and at the latest 30 days following the receipt of the revocation. Where the insurance cover does not incept prior to the lapse of the revocation period, the effected revocation shall result in performances received and benefits drawn (e.g. interests) to be returned.

If you have effectively exercised your right of revocation pursuant to Article § 8 of the Insurance Contract Law (VVG), you will also no longer be bound to any contract connected with the insurance contract. A connected contract is deemed to exist where it has a reference to the contract that is being revoked and is related to any service by the insurer or a third party on the basis of an agreement made between the third party and the insurer. A contractual penalty must neither be agreed nor requested.

## Special information

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Your right of revocation shall lapse, where upon your express request the contract has been completely fulfilled by you and by us before you have exercised your right of revocation.

[Non-life Insurance Contracts in E-Commerce]

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01/10/13

LSW1684B-7



**battleface**<sup>®</sup>

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