Instructions on the right of withdrawal

- (1) You may withdraw from your membership of the group insurance contract within 14 days without giving reasons in written form (e.g. letter, fax, e-mail).
- (2) The withdrawal period begins with the notification of the conclusion of joining the group insurance contract (= sending of the confirmation of joining), but not before you have received the confirmation of joining and the insurance conditions and this information on the right of withdrawal.
 - (3) The declaration of withdrawal must be addressed to:

AWP P&C SA, Austrian Branch c/o Service Center Linzer Straße 225 1140 Vienna

service.at@allianz.com

To comply with the withdrawal period, it is sufficient for you to send the withdrawal notice before the withdrawal period expires. The notice is also effective if it reaches the sphere of influence of your group policyholder.

- (4) Upon withdrawal, any insurance cover already granted shall end and your future obligations under the insurance contract. If the insurer has already provided coverage, it is entitled to a premium corresponding to the term of coverage. If you have already paid premiums to the insurer that exceed this premium, the insurer must repay them to you without deductions.
- (5) Your right of withdrawal expires at the latest one month after you have Insurance policy including this information on the right of withdrawal, unless this information is so incorrect that it deprives you of the opportunity to exercise your right of withdrawal under essentially the same conditions as if the information had been correct.