

Information Sheet and Application Form

Free additional product UI50P

1. What is 'UI50P'?

- ➔ If this product is included in an insurance policy and the insured person receives during the policy period an accidental disability of 50 % or more, for the remaining time to expiry the premium for the main insurance rate will be paid by the insurer.
- ➔ This means that the insurance benefit of this product is the continued payment of the premium for the main rate until expiry of the contract.

2. How can I include „UI50P“ in my policy?

- ➔ You pay in addition to your first premium at least two renewal premiums in the same amount to the account of your policy.
- ➔ These two renewal premiums must be received not later than by the end of the first insurance year.
- ➔ They must not be withdrawn during the whole time until they become due for payment.
- ➔ You must submit a written proposal for inclusion of this product by using the attached form (payment of the premiums alone will not automatically include UI50P in your policy).
- ➔ The rate can only be included if on basis of the regular risk assessment the insured person has not been refused UI30-cover for 30% or more disability or would be accepted for UI30-protection.

3. In case if an insured event occurs, when will the premium payment for the main insurance rate begin?

- ➔ The benefit premium payment takes effect as from the beginning of the insurance year following the year in which the insured event leading to 50 % or more accidental disability occurred.

4. There is already a premium deposit on my policy account. Does this allow me to apply for the free product?

- ➔ The product can be included only in the case of a new policy starting with 1st October 2009 at the earliest.

5. What happens with the additional insurance rates in the case of an insured event?

- ➔ All additional insurance rates will be cancelled as from the date when the benefit premium payment begins, and insurance cover with exception of the main rate ceases.

6. What does this product cost?

- ➔ The inclusion of this product is completely free and no commissions are payable. If the contract is converted into a paid-up policy this product will be terminated without refund.

Policy No.:

Policyholder (full name):

Date of birth:

Address:

I wish to include the free additional product UI50P. I have fulfilled the above stated conditions by making payment of USD/EUR (minimum the amount of two renewal premiums in addition to the first premium) on (date).

Date

Policyholder's signature