

## Mobile Application “UNISON” Terms & Conditions

*June, 2018*

*JSC Insurance Company Unison*

This document is the agreement between *JSC Insurance Company Unison* and you, as visitor/user, about terms and conditions of the application usage. While using the application and performing different actions, including transferring personal information, you agree content described below.

This document describes Unison’s will to perform relationship with its current and future customers based on transparency and trust. This document designed according to Unison’s internal policies and relevant laws and regulations.

### Used Terms:

Visitor — person, who has limited access to application services and does not transfer to Unison any kind of personal information.

User — person, who is current or past policyholder/insured of Unison and has full access to application services and transfers her/his personal information (ID number, Phone number) to get this access.

Company/Unison — JSC Insurance Company Unison

Mobile Application/Application — Mobile Application “Unison” that is property of JSC Insurance Company Unison with purpose to provide insurance services and related information to current and potential customers of the company in more effective and comfortable way. The application is accessible for Android and iOS operational system users.

Policyholder/Insured — status that is acquired by a person after signing insurance contract with unison.

## 1. Intellectual Property

- 1.1 The application code, used visual and text content is intellectual property of Unison. To use them without Unison’s permission for other than application’s purposes is prohibited.
- 1.2 Used corporate logo and name is intellectual property of Unison.

## 2. Information

- 2.1 Unison takes responsibility on the information provided in the application that it is true and relevant to Unison’s corporate policy and law.
- 2.2 While creating content Unison considers the following principles:
  - True- Information is true.
  - Easy to perceive — Information is described with easily understandable way and is clear.
  - Complete – information consists with all information factor that has influence on customer’s buying decision and service usage.
  - Helpful — helps customers to get the best decision.

Convenient — To get the information is possible in many different convenient ways.  
According to law — information considers all requirements set by different relevant laws and regulations.

2.3 Despite principles and standards while creating the content may occur different interpretations, including misleading ones. In case of any ambiguousness, please contact our hotline (+995 322 991991) and ask for further clarifications. Otherwise, Unison avoids responsibility of possible results.

### 3. Personal and Confidential information

- 3.1 to get access on the field where personal and confidential information is displayed, user is asked two step verification: policyholder/insured's ID number and phone number, on which verification code is sent and which is previously submitted to Unison. In case both of them is in unauthorized person's hands, please, immediately inform Unison. Otherwise, unison avoids responsibility of possible results.
- 3.2 To get full access on the application, user transfers her/his personal and contact information to Unison. Unison is responsible to use them in the process of insurance services provision and related communication.
- 3.3 To get reimbursement, user sends personal and confidential information to Unison, by uploading documents via application. Unison is responsible this information to be accessible by only authorized staff in the process of service provision and communication.
- 3.4 In case of data breach or any violation of data subjects' right, Unison is responsible to inform data subjects and soon as possible and carry out further preventive measures to mitigate possible results.

### 4. Communication

- 4.1 Using access "User", user gives Unison right to use the application and user's contact information to communicate insurance related information with the user; as well as, information of different marketing and advertising activities.
- 4.2 In case user wants to stop communicational messages he/she informs Unison about the decision and after this Unison is responsible to stop communication with the user.
- 4.3 To stop communication messages via the application, users can use just "visitor" access or uninstall the application.

### 5. Prohibited Actions

- 5.1 Please, if somehow you get mobile device with the user access of the application, do not check personal and confidential information and do not make them public. Otherwise, you will break the laws and relevant action will be performed.
- 5.2 It is prohibited to upload files with the application that includes viruses or other malicious codes.
- 5.3 It is prohibited to send false and irrelevant information, or the information that includes personal information of third parties.
- 5.4 User is responsible any information send by him/her to be true and according to law.
- 5.5 It is prohibited to use application visual to mislead third parties and acquire from them any kind of information.

- 5.6 In case of user transfers his/he profile information or profile access information to third parties, responsible for future results is only user.
- 5.7 It is prohibited to send irrelevant information to Unison via the application and spam the working process.
- 5.8 It is prohibited to copy or make visually similar application that violates Unison's copyright.
- 5.9 It is prohibited to upload or transmit (or attempt to upload or to transmit) any material that acts as a passive or active information collection or transmission mechanism, including without limitation, clear graphics interchange formats ("gifs"), 1x1 pixels, web bugs, cookies, or other similar devices (sometimes referred to as "spyware" or "passive collection mechanisms" or "pcms").
- 5.10 It is prohibited to circumvent, disable, or otherwise interfere with security-related features of the application, including features that prevent or restrict the use or copying of any Content or enforce limitations on the use of the application and/or the Content contained therein.
- 5.11 It is prohibited to engage in any automated use of the system, such as using scripts to send comments or messages, or using any data mining, robots, or similar data gathering and extraction tools.

## 6. Dispute Resolution

- 6.1 In case of dispute, parties will negotiate first and after that dispute will go to the Georgian Court.