



## IMPORTANT TERMS OF THE INSURANCE CONTRACT

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**Deposited contract  
#251656065**

## Important Terms of the Insurance Contract

The present Important Terms document contains incomplete information. For detailed terms and conditions, please refer to JSC Insurance Company Unison's Motor Insurance (CASCO) Terms and Conditions (No. 251656065) and the respective Insurance Policy.

N	Title	Information / Description
1	Insurer:	JSC “Insurance Company Unison”
	Identification code:	404393152
	Legal/Actual address:	19 D. Gamrekeli St., Tbilisi
	Tel:	+995 32 2 991 991
	E-mail:	unison@unison.ge
2	Type of Insurance:	Motor Vehicle Insurance (CASCO)

N	Title	Information / Description
3	Description of Insured Risks	<ul style="list-style-type: none"> <li>● Fire, explosion, lightning strike;</li> <li>● Theft, robbery; burglary; unlawful acts of third parties;</li> <li>● Road traffic accident;</li> <li>● Collision with an animal or damage caused by an animal or bird;</li> <li>● Natural disasters including hail;</li> <li>● Falling objects, including damage to the windshield caused by a flying/splintering stone.</li> </ul>
4	Additional Coverages:	<ul style="list-style-type: none"> <li>● Damage caused by liability towards third parties;</li> <li>● Damage to the life or health of the driver and passengers.</li> </ul>
5	Deductible (Franchise)	<ul style="list-style-type: none"> <li>● The portion of loss that the Insurer does not compensate, as defined under the Insurance Policy.</li> </ul>

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6	Sum Insured:	<ul style="list-style-type: none"> <li>Defined in accordance with the Insurance Policy.</li> </ul>
7	Sum Insured:	<ul style="list-style-type: none"> <li>The maximum payable insurance compensation amount as defined in the Insurance Policy.</li> </ul>
8	Procedure for Notification, Regulation and Compensation	<p>See Sections 10, 11 and 12 of the Insurance Terms.</p> <ul style="list-style-type: none"> <li>Immediately notify the insurer via hotline - 032 2 991 991;</li> <li>Submit a written notice no later than 24 hours after the occurrence.</li> </ul>
9	Policyholder's Duty to Provide Information & Legal Consequences for Breach	<ul style="list-style-type: none"> <li>The Policyholder must disclose all circumstances known to them that are essential for risk assessment;</li> <li>Information/documents provided must not be false, incorrect, inaccurate, forged or misleading;</li> <li>The Policyholder must provide</li> </ul>

N	Title	Information / Description
	Policyholder's Duty to Provide Information & Legal Consequences for Breach	<ul style="list-style-type: none"> <li>• accurate information both before and during the policy term if it affects the level of risk;</li> <li>• Must immediately notify the Insurer upon the occurrence of an incident.</li> <li>• Legal consequences: In case of providing false / misleading information, forgery or attempt to mislead, the Insurer is entitled to:               <ul style="list-style-type: none"> <li>• Deny insurance compensation;</li> <li>• Unilaterally terminate the insurance immediately.</li> </ul> </li> </ul>
10	Right to Withdraw from Contract	<ul style="list-style-type: none"> <li>• The Policyholder/Insured is entitled to withdraw from the contract without justification, penalty or extra charge within 14 days if the insurance contract is concluded remotely or outside the business premises.</li> </ul> <p>This rule does NOT apply to:</p> <ul style="list-style-type: none"> <li>a) Services priced under 30 GEL;</li> <li>b) Insurance contracts with a validity period shorter than the withdrawal period;</li> <li>c) Supplementary insurance contracts attached to a main contract that does not include the right of withdrawal;</li> </ul>

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	Right to Withdraw from Contract	<p>d) Insurance priced according to financial market fluctuations beyond the Insurer's control occurring during the withdrawal period;</p> <p>e) Cases when the Policyholder/ Insured explicitly requests service commencement before the expiry of the withdrawal period and is notified that the right of withdrawal will be lost.</p> <p>To withdraw, the Policyholder/Insured must contact the Insurer via e-mail at <a href="mailto:unison@unison.ge">unison@unison.ge</a> , submit a written form to the Insurer's office (19 D. Gamrekeli St., Tbilisi / 31 Demetre Tavdadebuli St., Batumi), or fill out the form available on the official website.</p>
11	Contract Termination Conditions:	<ul style="list-style-type: none"> <li>• See Section 14 of the Insurance Terms.</li> </ul>
12	Sanctions/Penalties in Case of Termination:	<ul style="list-style-type: none"> <li>• See Section 15 of the Insurance Terms.</li> </ul>
13	Claims Procedure:	<ul style="list-style-type: none"> <li>• Any claim may be filed in writing (see <a href="http://www.unison.ge">www.unison.ge</a>);</li> <li>• Claims may also be sent via e-mail to: <a href="mailto:complaints@unison.ge">complaints@unison.ge</a></li> <li>• Contact number: (+995 32) 2 991 991;</li> <li>• Response period: 3 to 12 business days.</li> </ul>

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14	Exclusions	<ul style="list-style-type: none"> <li>• See Section 9 of the Insurance Terms.</li> </ul>
15	Supervisory Authority	<ul style="list-style-type: none"> <li>• LEPL “Insurance State Supervision Service of Georgia” Address: 3 Levan Mikeladze St., Tbilisi Tel: +995 32 223 44 10</li> </ul>
16	Additional Information	<ul style="list-style-type: none"> <li>• Detailed terms are available in the Motor Vehicle Insurance (CASCO) Terms and Conditions.</li> </ul>