



IMPORTANT TERMS OF THE INSURANCE CONTRACT

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**Deposited contract
#260021795**

**Confirmation date
12.01.2026**

Important Terms of the Insurance Contract

Important terms and conditions of this Agreement constitute incomplete information. Detailed information about the insurance conditions can be found in the health insurance conditions of JSC "Unison Insurance Company", which is deposited in the notary office of notary Tinatin Rurua. The registration number of the notarial action No. 260021795) and in the relevant 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:	Health Insurance

N	Title	Information / Description
3	Insured Risk Description	For the description of the insured risk and the terms of insurance coverage, see Article 5 of the Health Insurance Terms.
4	Additional Coverages:	Additional coverages (in the form of a travel insurance product) must be specified in the insurance policy, if any.
5	Deductible	No deductible is considered under the present insurance.
6	Insurance Period	The insurance period is determined in accordance with the insurance policy;
7	The insurer is exempt from its obligations until the payment of the first or one-time insurance deposit on time.	
8	Amount of insurance amount	For each insured event, it is determined according to the package selected by the insured/insured.

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9	An indication of the article(s) regulating the detailed procedures for sending a notification to the insurer in the event of an insured event, submitting a claim, regulating the insured event and issuing insurance indemnity	<p>See Article 8 of the Health Insurance Terms.</p> <p>The insured is obliged to submit to the insurer within 30 (thirty) calendar days an identity card and reimbursement documents, which shall reflect the referral of a specialist doctor for the need for specific medical services, diagnosis, type and cost of services, as well as the document(s) confirming the payment of the cost of the service.</p>
10	The insurer's obligation to provide information and the consequences of its violation	<ol style="list-style-type: none"> 1. When concluding a contract, the insured shall notify the insurer of all circumstances known to him/her that are essential for the occurrence of the danger or the occurrence of an event provided for by the insurance. The circumstances that may affect the decision of the insurer to withdraw the contract or conclude it with the amended content are essential. 2. A circumstance about which an insurer shall ask the policyholder in writing clearly and unambiguously shall also be considered essential. 3. Both before the adoption of the insurance policy and during its validity period, notify the insurer of accurate information that affects the assessment of the degree of risk/subsequent change;

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		<p>4. If, contrary to the rules of paragraph 1 of this article, an insurer is not notified of the essential circumstance, the insurer may refuse the contract. It shall have the same significance if the insurer deliberately avoided notifying the essential circumstances.</p> <p>5. If incorrect information is provided, falsified, or misleading/attempted to mislead an insurer in any way, the insurer shall be authorised to:</p> <ul style="list-style-type: none"> • Do not issue insurance compensation; • Unilaterally immediately terminate insurance.
11	Terms of Withdrawal	<p>The policyholder/insured shall have the right, without specifying any grounds, without penalty or excessive tax, to withdraw from the contract in the case of concluding the insurance contract remotely or outside the market – within 14 days after its conclusion.</p> <p>This paragraph does not apply to:</p> <p>a) services whose price does not exceed GEL 30;</p> <p>b) insurance contracts, the validity period of which is less than the period of the right of refusal;</p> <p>c) an insurance contract related to the main contract, when the main contract does not include the right of withdrawal;</p> <p>d) an insurance contract, the price of which depends on the changes made in the financial market, which is not subject to the control of the insurer, and which</p>

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		<p>may occur during the period of exercise of the right to withdraw from the contract;</p> <p>e) if the insured/insured has directly and explicitly requested, taking into account the terms of the insurance contract, to receive services before the expiry of the right to withdraw from the contract, and the insurer has provided information that he/she loses the right to refuse by receiving the relevant service.</p> <p>In case of rejection of the contract, the policyholder/insured must apply to the insurer by e-mail unison@unison.ge submit it in the form of an application to the insurer's address (19 D. Gamrekeli Street, Tbilisi, / 31 Demetre Tavadzebuli St., Batumi) or electronically fill out the above-mentioned application form indicated on the official website of the insurer.</p>
12	Terms of termination of the contract	For a complete list, see paragraphs 12-13 of the Health Insurance Terms.
13	Procedure for Filing a Claim	<ul style="list-style-type: none"> • In case of any claim, the insured/insured is entitled to apply to the insurer in writing (see para. www.unison.ge); • A complaint can be filed at the following e-mail: complaint@unison.ge You can also contact us at the following number: (+995 32) 2 991 991; • The maximum time for receiving a response is from 3 to 12 working days.

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14	Insurance Exclusion Conditions	<p>For a complete list, see paragraph 9 of the Health Insurance Terms.</p> <p>A waiting period of 12 (twelve) months shall also apply to persons whose last continuous insurance period has been 1 (one) month or more. (Including oncology, hospital, services)</p> <p>Emergency outpatient services - A waiting period of 15 (fifteen) days applies to primary insured persons as well as to persons whose last continuous insurance period has passed 1 (one) month or more.</p> <p>A waiting period of 9 (nine) months applies to primary insured persons as well as to persons whose last continuous insurance period has passed 1 (one) month or more, and scheduled high-tech examinations (computed tomography, magnetic resonance imaging (PET-CT).</p> <p>Primary insured persons as well as persons whose 1 (one) month or more has passed since the last continuous insurance period, a waiting period of 24 (twenty-four) months applies to pregnancy and maternity services.</p>
15	Supervisory Authority	<p>LEPL "Insurance State Supervision Service of Georgia";</p> <p>Address: 3 Levan Mikeladze St., Tbilisi, Georgia</p> <p>Phone: +995 32 2 23 44 10.</p>