



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)

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

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6	Insurance Period:	<ul style="list-style-type: none"> Defined in accordance with the Insurance Policy.
7	Sum Insured:	<ul style="list-style-type: none"> The maximum payable insurance compensation amount as defined in the Insurance Policy.
The maximum payable insurance compensation amount as defined in the Insurance Policy.		
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"> Immediately notify the insurer via hotline - 032 2 991 991; Submit a written notice no later than 24 hours after the occurrence.
9	Policyholder's Duty to Provide Information & Legal Consequences for Breach	<ol style="list-style-type: none"> 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. A circumstance about which an insurer shall ask the policyholder in writing clearly and unambiguously shall also be considered essential. Both before the adoption of the insurance

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	Policyholder's Duty to Provide Information & Legal Consequences for Breach	<p>policy and during its validity period, notify the insurer of accurate information that affects the assessment of the degree of risk/subsequent change;</p> <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.
10	Right to Withdraw from Contract	<p>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.</p> <p>This rule does NOT apply to:</p> <ul style="list-style-type: none"> a) Services priced under 30 GEL; b) Insurance contracts with a validity period shorter than the withdrawal period; c) Supplementary insurance contracts attached to a main
11	Contract Termination Conditions	<p>See Section 14 of the Insurance Terms.</p>

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12	Sanctions/Penalties in Case of Termination:	See Section 15 of the Insurance Terms.
13	Claims Procedure:	<ul style="list-style-type: none"> • Any claim may be filed in writing (see www.unison.ge); • Claims may also be sent via e-mail to: complaints@unison.ge • Contact number: (+995 32) 2 991 991; • Response period: 3 to 12 business days.
14	Exclusions	See Section 9 of the Insurance Terms.
15	Supervisory Authority	LEPL “Insurance State Supervision Service of Georgia” Address: 3 Levan Mikeladze St., Tbilisi Tel: +995 32 223 44 10