

GENERAL CONSUMER INFORMATION

1. Information on the insurers

The identity and specific involvement of the insurers participating in your contracts, their address for service, companies register number and further information can be found in the recommendation and in the attached information sheet on insurance partners for whom Pantaenius GmbH acts.

2. Key features of the insurance

For the key features of the insurance for which you have applied (for example, the type and scope of cover and the inception of the insurance; the due date for payment of the benefit afforded by us) please refer to the product information sheet, the application, the insurance policy schedule, the attached conditions and also to this general information.

3. Total price of the insurance

The premium (including a fee of EUR 2.50 plus the currently applicable insurance tax) can be found in the overview contained in the covering letter and in your application.

4. Payment / performance, formation of the contract

The contract is formed, following the assessment of your application, when the policy schedule is sent to you. You are bound to your application for 30 days. Cover commences on the date specified in the policy schedule. Premiums are due two weeks after receipt of the policy schedule. If you have not authorised us to collect the premium by direct debit, please ensure that you transfer the premium amounts immediately thereafter.

5. Period of validity

We consider ourselves bound by the terms and conditions of this insurance recommendation as communicated to you, for a period of three months from the date you receive it.

6. Revocation policy

Section 1

Right of revocation, consequences of revocation and special instructions

Right of revocation

You may revoke your contractual declaration in text form (e.g. letter, fax, e-mail) within a period of 14 days without stating reasons.

The revocation period begins after you have received:

- the policy schedule,
- the contractual provisions, including the General Terms and Conditions of Insurance applicable to the contractual relationship, these in turn including the tariff provisions,
- these instructions,
- Insurance product information document
- and the further information listed in section 2, each in text form.

A Timely dispatch of the revocation is sufficient to comply with the revocation period. The revocation must be sent to:

Pantaenius GmbH, P.O. Box 11 07 29, 20407 Hamburg, Tel +49 40 37 09 10, Fax +49 40 37 09 11 09, email: info@pantaenius.com

Consequences of revocation

In the event of an effective revocation, the insurance cover ends and the insurer must refund to you the part of the premiums attributable to the period after receipt of the revocation if you have agreed that the insurance cover begins before the end of the revocation period. In this case, the insurer may retain the part of the premium attributable to the period until receipt of the revocation; this is an amount of 1/365 per day of the premium on which insurance cover existed. Please refer to the policy schedule for the amount of the premium. The insurer must reimburse any amounts to be repaid without delay, at the latest 30 days after receipt of the revocation. If the insurance cover does not commence before the end of the revocation period, the effective revocation shall result in the return of benefits received and the surrender of benefits derived (e.g. interest).

Special notes

Your right of revocation expires if the contract has been completely fulfilled by both you and the insurer at your express request before you have exercised your right of revocation.

Section 2

List of further information required for the start of the period

With regard to the further information mentioned in section 1, sentence 2, the information obligations are listed in detail below:

Information requirements for all classes of insurance

The insurer must provide you with the following information:

- a) the identity of the insurer and of the branch, if any, through which the contract is to be concluded; the commercial register with which the legal entity is registered and the corresponding register number must also be provided;
- b) the identity of a representative of the insurer in the member state of the European Union in which you are domiciled, if there is such a representative, or the identity of a person acting in a commercial capacity other than the insurer, if you are dealing with that person, and the capacity in which that person is acting in relation to you;
- c) the insurer's address as required for a summons and any other address relevant to the business relationship between the insurer and you, including, in the case of a legal person, association of persons or group of persons, the name of an authorized representative; where the communication is made by transmitting the policy conditions, including the General Conditions of Insurance, the information must be in a prominent and clearly designed form;
- d) any other address relevant to the business relationship between a representative of the insurer or any other professional person as defined in point "b" and you, including, in the case of legal persons, associations of persons or groups of persons, the name of an authorized representative; where the communication is made by means of the transmission of the policy conditions, including the general conditions of insurance, the information shall be in a prominent and clear form;
- e) the main business activity of the insurer;
- f) the essential features of the insurance benefit, in particular information on the type, scope and due date of the insurer's benefit;
- g) the total price of the insurance, including all taxes and other price components, whereby the premiums are to be shown individually if the insurance relationship is to comprise several independent insurance contracts, or, if an exact price cannot be stated, information on the basis of its calculation enabling you to verify the price;
- h) any additional costs incurred, stating the total amount to be paid, as well as possible further taxes, fees or costs not paid through or charged by the insurer;
- i) details regarding payment and fulfilment, in particular on the method of payment of premiums;

PANTAENIUS SKIPPER THIRD PARTY LIABILITY INSURANCE (PSTPC)

- j) the time limit of the period of validity of the information provided, for example the period of validity of time-limited offers, in particular with regard to the price;
- k) information on how the contract is concluded, in particular on the commencement of the insurance and the insurance cover and the duration of the period during which the applicant is to be bound by the application;
- l) the existence or non-existence of a right of revocation as well as the conditions, details of the exercise, in particular the name and address of the person to whom the revocation is to be made, and the legal consequences of the revocation, including information on the amount you may have to pay in the event of revocation; where the communication is made by means of the transmission of the contractual provisions, including the general terms and conditions of insurance, the information must be in a prominent and clearly designed form;
- m) information on the duration of the contract and on the minimum duration of the contract;
- n) information on the termination of the contract, where the communication is made by means of the contract terms, including the general conditions of insurance, the information shall be in a prominent and clear form;
- o) the Member States of the European Union whose law the insurer uses as a basis for establishing relations with you prior to the conclusion of the insurance contract;
- p) the law applicable to the contract, a contractual clause on the law applicable to the contract or on the competent court;
- q) the languages in which the terms of the contract and the prior information referred to in this section will be communicated and the languages in which the insurer undertakes, with your consent, to communicate during the term of this contract;
- r) possible access for you to an out-of-court complaint and redress procedure and, where applicable, the conditions for such access, expressly stating that this is without prejudice to the possibility for you to take legal action;
- s) the name and address of the competent supervisory authority and the possibility of lodging a complaint with this supervisory authority.

-End of the revocation policy-

7. Term of the contract

The insurance contract is concluded for a period of one year and is automatically renewed for a further year unless it is terminated in text form no later than one month before expiry.

8. Right of termination

Please refer to the conditions of insurance for the provisions relating to the right of termination. In addition to this, you have the option of giving notice of termination in case of a claim.

9. Applicable law

The law of the Federal Republic of Germany shall apply to the insurance contract. This also applies to our contacting you prior to the conclusion of the contract.

10. Contract language

The language of the contract is English. Any communication shall be made exclusively in English.

11. Out-of-court complaint mechanism

Should you wish to complain about decisions of the insurers writing the classes of insurance offered in this document, you may invoke the out-of-court complaint and redress procedures provided for by the Verein Versicherungsombudsmann e.V. [the Insurance Ombudsman], insofar as the insurer of your policy is a member of this body. To find out whether the insurer concerned is a member, please refer to the attached information sheet on insurance partners for whom Pantaenius GmbH acts.

PANTAENIUS SKIPPER THIRD PARTY LIABILITY INSURANCE (PSTPC)

If the insurer concerned is a member, please address your complaints to:

Versicherungsombudsman e.V., Postfach 080632, 10006 Berlin;
beschwerde@versicherungsombudsman.de.

The procedure is free of charge for you. Your right to institute legal proceedings is not affected by this procedure.

If the contract is underwritten by more than one insurer, we would ask you, when forwarding your complaint to the Versicherungsombudsman e.V., to kindly direct the same against the leading insurer. If there is no such out-of-court complaint procedure available, you may also refer your complaint, as outlined in clause 12, to the responsible supervisory authority.

12. Complaints referred to the national supervisory authority

You may also refer complaints, free of charge, to the responsible supervisory authority. For the insurer's responsible supervisory authority, including the address, please refer to the information sheet of the insurer for whom Pantaenius GmbH acts.