

InsureMyTesla Insurance policy

Precontractual Information Note

1. Information about the insurer

1.1. Name and address of the insurer

Helvetia Global Solutions Ltd
Aeulestrasse 60
FL-9490 Vaduz
Liechtenstein

The insurer is an insurance undertaking the main business of which is the operation of insurance business. It is registered in the Commercial Register of the Principality of Liechtenstein under registration number FL-0002.191.766-9.

1.2. Responsible supervisory authority

The insurer is subject to the control and supervision of the Financial Markets Authority of the Principality of Liechtenstein (FMA), Landstrasse 109, P.O. Box 279, FL-9490 Vaduz, Liechtenstein.

1.3. Information about the insurer's representative in Austria pursuant to sec. 31 Motor Third Party Liability Act (KHVG)

Van Ameyde Austria GmbH
Anzengrubergasse 8, Top 7, 2. OG
8010 Graz
Austria

Tel: +43 316 760 222 0

office@vanameyde.at

2. Information about the insurance intermediary

2.1. Name and address of the insurance intermediary

Qover S.A.
Rue du Commerce 31
1000 Brussels
Belgium

Qover S.A. ("Qover") is an insurance intermediary carrying out insurance distribution activities in Austria in the form of an insurance agent. In relation to the proposed insurance contract Qover is under the contractual obligation to conduct insurance distribution activities in Austria exclusively for Helvetia Global Solutions Ltd. Qover provides advice about the insurance products sold.

Qover does not have a direct or indirect holding representing 10 % or more of the voting rights or of the capital in an insurance undertaking, nor has an insurance undertaking or parent undertaking of an insurance undertaking a direct or indirect holding representing 10 % or more of the voting rights or of the capital in Qover.

In connection with the proposed insurance contract, Qover receives remuneration in the form of commission or, alternatively, a combination of commission and other types of remuneration. Qover does not receive any fees or any commission from the policyholder/insured in connection with the insurance contract.

2.2. Responsible supervisory authority

Qover is an insurance intermediary subject to the control and supervision of the Financial Services and Markets Authority (FSMA) of Belgium. It is registered as an insurance agent in the register of insurance intermediaries of the FSMA under registration no. 0650.939.878. The registration can be verified by consulting the register online at www.fsma.be. Qover is also registered in the GISA register. The registration can be verified by consulting the register online at www.gisa.gv.at.

3. Information about your right to withdraw from the insurance contract

3.1. Right to withdraw pursuant to sec. 5c Insurance Contract Act (VersVG)

You may withdraw from your insurance contract in written form (e.g. letter, fax, e-mail) within 14 days without stating reasons.

The withdrawal period begins with the notification of the conclusion of the insurance contract (= sending of the policy schedule or insurance certificate), but not before you have received the insurance certificate and the insurance terms and conditions including the provisions on the determination or amendment of premiums and this instruction on the right of withdrawal.

The notice of withdrawal must be sent to:

QOVER SA
Rue du commerce 31
1000 Brussels (Belgium)
E-mail: insuremytesla@qover.com

To comply with the withdrawal period, it is sufficient for you to send the notice of withdrawal before the expiry of the withdrawal period. The notice is also effective if it reaches the sphere of influence of the insurance agent (Qover).

With the withdrawal, any insurance cover already granted and your future obligations under the insurance contract shall end. If the insurer has already granted cover, it shall be due a premium corresponding to the

period of cover. If you have already paid premiums to the insurer that exceed this premium, the insurer must repay them to you without deductions.

Your right of withdrawal expires at the latest one month after you have received the insurance certificate including this instruction on the right of withdrawal, unless this instruction was incorrect in such a manner that you would be deprived of the possibility to exercise your right of withdrawal substantially under the same conditions as if the instruction was correct.

3.2. Right to withdraw pursuant to sec. 8 Act on Distance Marketing of Consumer Financial Services (FernFinG)

- (1) If you are a consumer (Section 1(1)(2) Consumer Protection Act) and if you have purchased your insurance online, you may withdraw from the contract or your contractual declaration until the expiry of the period specified in paragraph 2.
- (2) The withdrawal period is 14 days. It begins on the day of the conclusion of the contract. However, if you have received the contractual terms and conditions and distribution information only after the conclusion of the contract, the withdrawal period shall commence upon receipt of all such terms and conditions and information.
- (3) The time limit shall be deemed to have been observed in any case if the withdrawal is declared in writing or on another durable medium available and accessible to the recipient and this declaration is sent before the expiry of the time limit.
- (4) The right of withdrawal does not apply to contracts with a term of less than one month.
- (5) In the event of an effective withdrawal, the insurance cover shall end and you shall receive the part of the premium attributable to the period for which there was no insurance cover due to the withdrawal. In the case of an annual premium, 1/365 of the annual premium will be charged per day. In all other cases, the premium will be divided by the number of insured days for which insurance cover would have existed on the basis of the contract without your withdrawal and you will receive the sum of the pro rata premiums corresponding to the number of days for which no insurance cover existed due to the withdrawal. In the event of withdrawal, you must reimburse any indemnity received.
- (6) The reimbursement to you must be made immediately, but no later than 30 days after receipt of the notice of withdrawal. Reimbursement by you must be made without delay, but no later than 30 days from the date of dispatch of the notice of withdrawal.
- (7) If you do not exercise the right of withdrawal, the contract shall be deemed concluded for the agreed term.
- (8) The notice of withdrawal must be sent to:

Qover S.A.

Rue du commerce 31

1000 Brussels (Belgium)

E-mail: insuremytesla@qover.com

4. Complaints

- 4.1. Any complaints about the insurance intermediary or the insurer should be addressed to:

Qover S.A. Mediation Department
Rue du Commerce, 31
1000 Brussels
Belgium
Phone: +43800802265
E-Mail: mediation@qover.com

- 4.2. If you are not satisfied with the answers of QOVER SA regarding your complaint about the insurer, you may also address your complaint to:

Helvetia Global Solutions Ltd
Äulestraße 60
9490 Vaduz
Liechtenstein
E-Mail: partner-nl@helvetia.ch

- 4.3. If the matter has not been resolved to your satisfaction, you may also write to:

Federal Ministry of Social Affairs, Health, Care and Consumer Protection
Complaints office about insurance companies
Stubenring 1
1010 Vienna
Phone: +43 1 71100 – 862516 or 862501
E-mail: versicherungsbeschwerde@sozialministerium.at

- 4.4. If your complaint has been rejected or no agreement could be reached between you and the insurer, provided that you are a consumer within the meaning of sec. 1 para 1 Consumer Protection Act (KSchG), you may also contact

Verbraucherschlichtung Austria
Mariahilferstraße 103/1/18
1060 Wien
Phone: +43 1 890 63 1
E-Mail: office@verbraucherschlichtung.at
Web: www.verbraucherschlichtung.or.at

- 4.5. If you obtained your policy online, you can use the European Online Dispute Resolution Platform at the European Commission <https://ec.europa.eu/consumers/odr/main/?event=main.home2.show>. The Internet Ombudsman can be considered as an alternative:

Internet-Ombudsmann
Margaretenstr. 70/2/10
1050 Vienna
Tel.: +43 1 5952112/95
E-Mail: beratung@ombudsmann.at
Web: www.ombudsmann.at

- 4.6. The insurer is not obliged to participate in a complaint handling arrangement and therefore reserves the right to refuse to do so.
- 4.7. If you want to make a complaint about the insurance intermediary, you may contact

Federal Ministry for Digital and Economic Affairs
Office for Complaints concerning insurance intermediaries
Stubenring 1
1010 Vienna
Mag. Stefan Trojer
Phone: +43 1 71100/805782
E-Mail: stefan.trojer@oesterreich.gv.at

- 4.8. The complaints handling arrangements above are without prejudice to Your right to start judicial proceedings.

5. Language of the contract and language of communication

The language of the insurance contract is English. The contractual terms and conditions and any precontractual information is provided in English. The insurer and/or the insurance intermediary undertake to communicate with the policyholder/the insured during the duration of the insurance contract either in English or in German, as is more convenient for the policyholder/the insured.