Terms of Use

Information about the Website

The website www.anytime.ro (the "**Website**") is owned and operated by Interamerican Hellenic Insurance Company S.A. Atena – Sucursala Bucuresti (the "**Company**" or the "**Insurer**"). The Company is headquartered in 319G Splaiul Independentei, RiverView House building, 2nd floor, Bucharest, sector 6, 060044, registered with the Bucharest Trade Registry under No. J2025033442009, sole registration code RO51767670 and registered with ASF's Registry of the EEA Insurers and Intermediaries under no. RX – 5964, that may be checked here. The Website provides to its users information and services regarding the insurance products offered by the Company in Romania and the possibility to buy online these products and related services as offered by the Company in accordance with the applicable legal framework in Romania.

Use of the Website is governed by these "Terms of Use", and access to the Website implies their full and unconditional acceptance.

Contact: 319G Splaiul Independentei, RiverView House building, 2nd floor, Bucharest, sector 6, 060044

Phone: + 40 374 50 2222

Email: info@anytime.ro

Information regarding the processing of personal data

For more information on how we process your personal data, please refer to our Privacy Policy at: [Link].

We process your personal data to fulfil our legal obligations and to provide you, at your request, with more information about the Company and the insurance products it offers, in accordance with EU Regulation No. 679/2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data (GDPR), Romanian Law 190/2018 for the application of GDPR, and Romanian Law No. 506/2004 on the processing of personal data and the protection of privacy in the electronic communications sector. You have all the rights conferred by the applicable legislation: the right to information, the right of access, the right to rectification, the right to erasure, the right to restriction of processing, the right to data portability, the right to object, the right not to be subject to automated decision-making, including profiling, and the right to lodge a complaint with a competent authority.

If you consider that your rights have not been respected, please notify the Data Protection Officer (DPO) appointed by the Insurer at datepersonale@anytime.ro. If you are not satisfied with our response, you may lodge a complaint with the National Data Protection Authority (ANSPDPC) at:

Autoritatea Nationala de Supraveghere a Prelucrarii Datelor cu Caracter Personal

Bvd. General Gheorghe Magheru no. 28-30, Sector 1, 010336, Bucharest, Romania

Please note that the ANSPDPC offers a Complaints portal, which is available at: https://www.dataprotection.ro/?page=Plangeri_pagina_principala.

We encourage you to attempt to resolve any complaint or dissatisfaction you may have with respect to the manner in which we process your Personal Data directly with us, in the first instance. Before being able to take recourse to the ANSPDPC, the ANSPDPC will require you to first attempt to resolve your complaint with the Data Controller.

Intellectual property

The content and design of the Website, including its design and user experience are and shall remain the property of the Company and are protected by Romanian legislation regarding copyright and related rights.

Anytime by Interamerican is the Company's brand for direct insurance sales, registered as trademark under no. 205099 with the Romanian Office for Patents and Trademarks (OSIM). The use of this trademark in any way without the prior written consent of the Company is prohibited.

The trademarks and logos displayed in connection with third-party services are the property of their respective owners. These marks may be displayed solely for the purpose of identifying or referring to products or services as being those of the respective trademark holders. All such rights remain the property of their respective owners.

Any use of the content of the Website for purposes other than those expressly permitted by this document or by the legislation in force is prohibited. Requests to use the content for purposes other than those expressly permitted by this document may be sent to the email address info@anytime.ro.

Use of the Website

Users of the Website agree unconditionally to the following:

- The Website is provided "as is" and cannot be altered or interfered with by users.
- Except where rights of third parties apply, all content on the site (including but not limited to trademarks, logos, designs, texts, images, etc.) is the intellectual and industrial property of the Company and is protected under applicable Romanian, Greek, EU, and international laws.
- This content may not be sold, copied, reproduced, or retransmitted in any form without prior written authorization from the rights holders.

User Obligations

Users of the Website agree to:

- Comply with applicable laws, including but not limited to those related to insurance, insurance distribution, data privacy, telecommunications, intellectual property, and unfair competition.
- Refrain from any illegal or abusive behavior while using the Website or in relation with the Website.
- Be held liable for any damages caused to the Company or third parties as a result of unlawful or improper use of the Website.

Limitation of Liability

The Company makes every effort to ensure the security and accuracy of the information provided on www.anytime.ro. However, it does not guarantee or accept any liability for the security of the Website unless otherwise explicitly stated. Users are sole responsible for evaluating the content and bear all risks associated with its use.

In relation with the Website the Company is not liable or accountable for:

- Errors or inaccuracies during data transmission by users.
- Interruptions, delays, or failures due to force majeure or other causes.
- System malfunction or misuse of the Website.

External Links

Links to third-party websites provided on www.anytime.ro are for user convenience only. The Company does not review or control the content of these websites and assume no responsibility for them. Access to such websites is at the user's own risk. Users are responsible for reviewing the terms of use and privacy policies of these third-party sites and must contact the respective providers for any issues arising from their use.

Availability and Modifications

The Company makes every effort to maintain the availability of www.anytime.ro and its services. However, availability may be affected by users' equipment, network connections, or other factors. The Company reserves the right to temporarily suspend or permanently change any part of the Website at any time, with or without any prior notice, for maintenance, upgrades, or for any other reason.

The Company bears no liability in relation with the Website for:

- Any damage caused to users.
- Users' inability to access the Website.

- Full or partial system outages.
- Delays or poor quality in service delivery.
- Loss of any form of content or data.
- The presence of any errors.

Consultancy and analysis of demand and needs

When requested, the Company provides consultancy consisting in an analysis of customer's or potential customer's demands and needs in relation with the insurance products. The consultancy involves providing a personalized recommendation to a customer or potential customer, at their request, in relation to one or more insurance products offered by the Company at that time. In accordance with applicable legislation, for certain insurance products, in the absence of an express request from the customer for advice, the Insurer is exempt from providing advice. This exception also applies to all insurance products distributed vis the Website, including the compulsory motor third-party liability insurance (MTPL). If the customer opts not to be provided with the consultancy, the insurer is unable to determine whether the envisaged insurance product best meets his/her needs.

The analysis of the client's demands and needs conducted by the insurer is included in the Document on the Analysis of Client Requirements and Needs (hereinafter referred to as DNT). The DNT is prepared by the Insurer based on the information provided by the policyholder/ insured and one copy of the DNT is made available to the prospective policyholder/ insured.

Statement on the nature of remuneration

For the direct issuance of an insurance contract, the issuer, as an employee of the Company, does not receive a commission, being remunerated on the basis of the individual employment contract concluded with the Company. As regards the direct issuance of an MTPL insurance contract, the Company charges the cost of direct sales. This cost is included in the total insurance premium, as detailed in the offer provided to the client. When an insurance contract is issued through an insurance intermediary, the intermediary receives a commission in accordance with the brokerage agreement entered into with the Insurer, as applicable. The absolute amount of the brokerage commission is included in the total insurance premium. The registry in which intermediaries are listed and the methods by which this can be verified are available at: https://asfromania.ro/app.php/ro/a/1704/intermediari-secundari.

Payment for the insurance

The insurance contract may be concluded in the case of MTPL insurance only with payment of the premium in full, and in the case of other insurance product in accordance with the details included in the policy and/or the general conditions of insurance. Payment of the premium is made using the method of payment indicated by the Company. The payment for the insurance will be made to the Company via electronic means involving payment processors accepted by the Company. Under certain circumstances and subject to specific conditions, the payment for the insurance premium may be made to the bank account of the Company. The above apply to all insurance contracts of

the Company. For specific details regarding the payment of the premium, please always verify your insurance documentation.

Compensation limits applicable to MTPL insurance

The compensation limits applicable to MTPL insurance are those established by laws and regulations issued by the Financial Supervisory Authority (hereinafter referred to as "ASF"), namely: (a) for material damage, 6,434,740 lei; and (b) for bodily injury and death, including non-pecuniary damage, 31,926,210 lei.

Compensation limits applicable to other insurance products

The compensation limits applicable to other insurance than MTPL are determined in the insurance documentation provided to you, including the insurance policy.

Changes to the Terms

The content of this "Terms of Use" document may be modified at any time without any prior notice at the sole discretion of the Company including without limitation for the purpose of improving the services offered via www.anytime.ro, as well as for legal compliance reasons. Users are advised to regularly check the “Terms of Use” to remain informed and updated about their content.

If any provision of the “Terms of Use” is deemed invalid or unenforceable, it does not affect the validity of the remaining provisions.

Any modification of the “Terms of Use” is not valid unless made in writing.

Use of cookies

Our Company uses cookies for the smooth operation of the Website. For more information, please read our Cookie Policy available [Link]

Governing Law and Jurisdiction

The rights and obligations of the parties arising from these “Terms of Use”, as well as all legal effects produced by this agreement, shall be interpreted and governed by Romanian law. Any dispute arising from these “Terms of Use” shall be aimed to be solved amicably between the parties. In the absence of an amicable settlement, the jurisdiction shall lie with the competent Romanian courts.

The applicable contractual conditions to the MTPL insurance is the Romanian law. The MTPL insurance, including covered vehicles, coverage limits and exclusions, as well as specific definitions and terms, is mainly regulated by and provided in accordance with: (i) Law No. 132/2017 on motor vehicle liability insurance for damage caused to third parties by vehicle and

tram accidents; (ii) ASF Regulation No. 20/2017 on motor insurance in Romania; (iii) other regulations issued by the ASF or other competent authorities. In the absence of an amicable settlement, the jurisdiction shall lie with the competent Romanian courts.

The insurance contracts issued by the Company are subject to Romanian law, unless otherwise stated within the applicable terms and conditions of insurance. In the absence of an amicable settlement, the jurisdiction shall lie with the competent Romanian courts, unless otherwise stated within the applicable terms and conditions of insurance

Details regarding the MTPL contractual conditions

The contractual conditions are those provided for in the provisions of (a) Law No. 132/2017 on compulsory motor vehicle liability insurance for damage caused to third parties by vehicle and tram accidents, (b) ASF Norm No. 20/2017 on motor insurance in Romania, (c) secondary legislation issued by the ASF or other authorities in its application, as well as those (d) included in the IPID document made available by the Company. The MTPL contract, including any addendum or annex thereto, constitutes an enforceable title for due and unpaid instalments, in accordance with the provisions of Article 5(3) of Law No. 132/2017. The MTPL contract entitles the injured party, in the event of damage, to seek repairs from any car repair shop, under the conditions of the law, without any restriction or constraint on the part of the MTPL insurer or the car repair shop that could influence their choice. You have the right to request additional information regarding the insurance contract

Details regarding the contractual conditions for other insurance products than MTPL

The contractual conditions for your insurance contract (other then MTPL) are those provided for in the (a) the insurance terms and conditions, (b) your insurance policy, including any annex, endorsement or alike, as the case may be, (c) the IPID document made available by the Company (d) any other document designated as forming a part of your insurance contract. Your insurance policy, including any endorsement, annex or alike thereto, constitutes an enforceable title for due and unpaid instalments, in accordance with the provisions of the Civil code. You have the right to request additional information regarding the insurance contract.

Risk inspection

For certain insurance products, in accordance with the policy and/or the general insurance terms and conditions, it is necessary to conduct a risk inspection. This is the procedure through which the vehicle for which insurance is to be purchased is identified and its general condition is verified (including optional equipment and/or structural modifications), as well as compliance with the vehicle's original documents (vehicle identification card and/or registration certificate), carried out using the Insurer's specific means (e.g. photographs of the vehicle in question). According to the general insurance terms and conditions, in order to conclude and/or to continue the insurance contract , the insured may be required to perform a risk inspection, if applicable, through the online application indicated to the insured by the Insurer.

The application for risk inspection is owned and developed by BDEO Technologies S.L.

The insured acknowledges and agrees that the purpose of the application for risk inspection is to enable the completion of the risk inspection. By accepting to use the application for risk inspection, the insured expressly request and consent that the provision of the application for risk inspection and the performance of the risk inspection begin immediately, without waiting for the expiry of any withdrawal period. To the extent that the insured would otherwise benefit, as a consumer, from a right of withdrawal in respect of the insured's use of the application for risk inspection under applicable distance-contract legislation, the insured acknowledges and agree that, by giving the consent set out above, the insured will lose the right of withdrawal once the application for risk inspection has been fully provided and the risk inspection has been completed. The consent and acknowledgment set out above concern solely the insured's use of the application for risk inspection and do not affect, limit or waive any right of withdrawal, cancellation or termination that the insured may have in connection with the insurance contract, which is governed separately inter alia by the applicable insurance legislation, the insurance general terms of that contract and the insurance policy.

The access to the application for risk inspection is granted through a unique, personal access link sent to the insured via SMS by or on behalf of the Insurer. The access link is strictly personal and must not be shared with, transferred to, or used by any third party. The insured is responsible for ensuring that only the insured access the application for risk inspection through the provided access link. The access link is valid for a limited period of time from the time it is sent. After expiry of this period, the link will no longer function and the insured will need to contact the Insurer to obtain a new link, if applicable. Access to the application for risk inspection is one-time or limited-use in nature, intended solely for the completion of a specific risk inspection. Once the inspection is completed or the link expires, access will terminate automatically. The application for risk inspection is browser-based and does not require the installation of any software on a device. The insured is the sole responsible for ensuring that the insured's device and internet connection meet the technical requirements necessary for use of the application for risk inspection.

The sole and exclusive purpose of the application for risk inspection is to enable the insured to capture and upload photographs and/or video of the insured vehicle for the purpose of risk inspection in the view of entry into force of the insurance contract.

When using the application for risk inspection, the insured undertakes and warrants that:

- all uploaded photographs and videos are accurate, genuine, unaltered and recent, and depict the correct vehicle that is the subject of the risk inspection;
- the insured will not manipulate, edit, filter or otherwise alter the images or videos before or during upload, including through the use of editing software or artificial means;
- the insured will use the application for risk inspection exclusively for lawful purposes and in compliance with the terms of use of the application for risk inspection and all applicable laws and regulations;
- the insured will not upload any content that contains personal data of third parties unless the insured have a valid legal basis to do so;

- the insured will take reasonable steps to ensure that no other identifiable persons appear unnecessarily in the photographs or videos (e.g. bystanders, licence plates of other vehicles);
- the insured will not use the application for risk inspection in a manner that could damage, disable, overburden or impair its functioning; and
- all information and content the insured provides through the application for risk inspection is truthful, complete and not misleading.

The application for risk inspection shall not be used for any purpose other than the risk inspection as described in this document and/ or in the insurance documentation.

The access to the application for risk inspection shall terminate automatically upon: (a) successful completion of the risk inspection and upload of the photos; or (b) expiry of the access link validity period.

The provider of the application and/or the Insurer reserve the right to suspend or terminate the access to the application for risk inspection immediately and without prior notice in case: (a) of a breach of any provision of the Terms of Use; (b) there is a reasonable suspicion of misuse, fraud or security threat; (c) continued access poses a risk to the security or integrity of the application for risk inspection or the data processed therein; or (d) required by applicable law or a competent authority. Nothing in the Terms of Use limits the Insurer's and/or provider's ability to take immediate measures where necessary to comply with legal obligations, address security risks, or prevent misuse of the application for risk inspection.

If the insured does not agree with the terms of use of the application for risk inspection, the insured may discontinue using the application for risk inspection at any time.

Petitions and SAL-FIN procedures

Any person (insured, contractor, injured party, beneficiary, etc.) may submit a petition to the Company expressing dissatisfaction with its activities. Petitions may be submitted in writing, in person or by mail, to the Company's registered office at: Interamerican Hellenic Insurance Company S.A. Athens - Bucharest Branch, 319G Splaiul Independentei, RiverView House building, 2nd floor, Bucharest, sector 6, 060044 or electronically by email at: petitii@anytime.ro.

Petitioners and their representatives must also provide: (i) a copy of their identity document (natural persons); (ii) a document of representation (original or certified or legalized copy) for legal persons. The response time is a maximum of 30 days from the date of registration of the petition. If the petitioner does not receive a response within the deadline or is dissatisfied with the response received, they may contact:
Financial Supervisory Authority (ASF)
Splaiul lndependentei nr. 15, sector 5, Bucharest, postal code 050092
Tel: 0800 825 627
Email: office@asfromania.ro Web: www.asfromania.ro

Online petitions: https://portal.asfromania.ro/portal_ext/login.xhtml

Submitting a petition to the ASF does not affect the right to take legal action against the insurer.

If the petitioner (who is a consumer) is not satisfied with the Company's response, they may contact SAL-FIN (Alternative Dispute Resolution in the Non-Banking Financial Sector), within the ASF. This is an alternative dispute resolution entity in the non-banking financial field that operates within the Financial Supervisory Authority.

Requests to SAL-FIN can be sent: (i) in writing, by post or to the institution's headquarters: Splaiul Independentei no. 15, sector 5, Bucharest, postal code 050092; (ii) by electronic means to the address: office@salfin.ro. SAL-FIN can be contacted at: 0727 871 252. This procedure is free of charge, except for expenses related to requests from the parties, such as expert opinions, translations, or other additional evidence. In the case of legal entities, mediation or arbitration may be used under certain conditions. Amicable settlement or alternative dispute resolution methods do not limit the right to refer the matter to the competent courts. Further details can be found at: www.asfromania.ro, www.anytime.ro, https://www.salfin.ro/.

Insureds Guarantee Fund

(i) Insureds Guarantee Fund in relation with MTPL insurance

In the event of insurer's insolvency, insured persons/beneficiaries/third parties who have suffered losses covered by MTPL insurance are protected by the Greek Auxiliary Fund, in accordance with the provisions of the relevant legal framework, including Greek Presidential Decree No. 237/1986 on the codification of provisions relating to compulsory motor vehicle insurance and Directive 2009/103/EC on motor vehicle liability insurance and the obligation to insure against such liability. The insurer contributes to the Greek Auxiliary Fund for the aforementioned coverage, in respect of motor vehicle third-party liability insurance (MTPL).

(ii) Insureds Guarantee Fund in relation with other insurance products of the Company (other than MTPL)

For other insurance products of the Company (namely, other than MTPL), in the event of insurer's insolvency, insured persons/beneficiaries/third parties who have suffered losses covered by insurance are protected by the Insured Guarantee Fund of Romania (*Fondul de Garantare a Asiguraților*) (hereinafter referred to as the "**FGA**"), in accordance with the provisions of the relevant Romanian legal framework including *inter alia*: Law no. 213/2015 regulating the Insureds Guarantee Fund and FSA Norm 24/2019 on Insureds Guarantee Fund. The insurer contributes to the FGA in relation with other insurance products than MTPL. For specific details regarding the insureds guarantee fund, please always verify your insurance documentation.

Delivery of the insurance documentation

After its completion and payment of the premium, the insurance contract shall be delivered to the customer by email, to the email address the Customer has declared to the Company or by other durable mean of communication, as the case may be, in accordance with the contractual documentation.

When does MTPL coverage begin and end

The MTPL policy can be concluded for a period of either 6 or 12 months, depending on the customer's choice. The period of validity is specified in the MTPL insurance policy. The insurer's liability begins: (i) the day following the expiry of a previous MTPL contract, if the new contract was concluded no later than the last day of validity of the previous contract; (ii) the day following the conclusion of the MTPL contract, if there is no active MTPL insurance. The MTPL insurance ends inter alia: (i) upon expiry of the contract term; (ii) in case of non-payment of the premium on the due date, without a grace period and without any prior notification being required, (iii) on the date of notification to the insurer of the transfer of ownership of the vehicle, with supporting documents; (iv) on the date of deregistration of the vehicle.

When does other insurance coverage than MTPL insurance begin and end

The insurance contract shall be concluded for a specified insurance period, as indicated in your insurance policy. Unless agreed otherwise, insurer’s liability shall commence on the first day of the insurance period and shall end on the last day of this period. The time zone to be considered for this scope is Romania’s official time. Insurance coverage shall commence on the agreed commencement date, but only on condition that the policyholder/ insured pays the premium on the agreed date.

Termination of the MTPL insurance

If there are concluded several MTPL insurance contracts, the insured may opt, once during a calendar year, to terminate the MTPL contract that has a later effective date than the first one concluded. In the event of transfer of ownership of the vehicle, the MTPL insurance will/ shall be terminated by sending the supporting documents to the insurer. In the event of deregistration of the insured vehicle the termination is possible upon sending the supporting documents to the insurer. If the information provided by the insured at the time of concluding the MTPL contract is not true, the insurance premium may be recalculated and modified by the insurer, and if the insured does not agree with the modification of the contractual conditions, the insured may, under certain conditions, terminate the insurance contract within 20 days of receiving the notification.

Termination of other insurance coverage than MTPL insurance

If insurer’s liability is engaged under the insurance contract before the premium is paid in full, and the premium is not paid within a timeframe specified by the insurer, the insurer may terminate the

insurance contract with immediate effect and demand the premium due pro rata for the period the insurer was liable. In case of no termination, the insurance contract terminates with the period for which the premium was due. If applicable, failure to pay an instalment other than the first instalment within the time frame specified by the insurer may entitle the same to terminate the insurance contract with immediate effect after the policyholder/ insured is requested to pay the outstanding instalment and informed that in the event the payment is not effected within a certain number of days from the date the demand for payment is received, the liability of the insurer shall terminate on the date specified in the said demand. The termination of the insurance contract shall not preclude insurer's right to demand that the premium is paid pro rata to the insurance period in which insurance coverage was provided. For specific details regarding the insurance termination, please always verify your insurance documentation.

The policyholder/ insured may terminate the insurance contract at any time within the insurance period of the insurance contract with a 20-day prior notice period to the insurer, calculated from the day of receipt by the insurer. The insurer may in its turn terminate the insurance contract with a 20-day notice period submitted to the policyholder/ insured. In all cases, the insured shall not be released from the obligation to pay pro-rata the premium for the period in which the insurer provided insurance coverage.

The insurer may terminate the insurance with immediate effect in any other cases/events provided by Romanian law.

The insurance premium is subject to indexation, if this is expressly stipulated in the insurance policy.

The insurer has the right to offset the premiums owed to it until the end of the insurance period, under any contract, with any compensation due to the insured under the insurance contract.

The right to withdraw from insurance contracts

According to Government Emergency Ordinance No. 34/2014, in the case of insurance contracts concluded remotely, the insured/policyholder, who is a natural person, has the right to withdraw from the insurance contract within 14 calendar days from the date of its conclusion, without giving any reason and without incurring any penalties, unless an insured event has occurred during this period or you have received insurance benefits. The right of withdrawal may be exercised by using the withdrawal feature on the Insurer's website or by submitting a written notice to the Insurer at the contact information provided in this document. If you exercise your right of withdrawal within 14 days of entering into the insurance contract, the Insurer will refund the insurance premium collected, except in the following situations: (i) if the contract has taken effect, the Insurer will retain the premium on a pro rata basis for the days during which the vehicle was covered under the MTPL policy; (ii) if an insured event occurred during this period, the right of withdrawal can no longer be exercised free of charge.

Information for risk assessment for insurance

The Company shall request from the client the information necessary for risk assessment, in accordance with its own criteria, and shall verify the accuracy of this information regarding inter alia and as the case may be the identification and technical data of the vehicle, including aspects related to the technical condition of the insured vehicle, the data of its owner/user, including the bonus/malus class (in the case of MTPL insurance) at the date of conclusion of the insurance contract. If the information provided at the time of concluding the insurance is incomplete or incorrect, the insurance premium may be recalculated and modified by the Company, in accordance with the legislation in force.

Reference tariff for MTPL insurance

The reference tariff is an indicative insurance premium, determined on the basis of statistical data from the MTPL insurance market and calculated according to a specific formula provided for by Law No. 132/2017. The reference rate is calculated every six months by a company with recognised expertise in the field, contracted by the ASF, according to the formula provided for in Article 2(24) of Law No. 132/2017, and is published by the ASF. Details regarding the reference rate can be found on the Insurer's website **here**. There is no such tariff for the non-MTPL policies.

Miscellaneous

In case of discrepancies between these “Terms of Use” and the general insurance terms and conditions, the general insurance terms and conditions will prevail, in accordance with the legal provisions applicable to the conclusion and execution of insurance contracts from a distance.

The use of the services offered through the Website is conditional upon the acceptance by the user of the provisions of these “Terms of Use”.

All copyrights to the content of the Website are the exclusive property of the Company. It is prohibited for third parties to use and/or reproduce, even partially, its content without the prior written consent of the Company.

All communications between the client and the Company, as well as the relevant documentation, shall be in Romanian, unless it expressly agreed otherwise.

The Insurer complies with the legislation on international sanctions and does not offer services or benefits to persons or entities subject to restrictions. All requests are analyzed for compliance with the restrictions imposed and regulations issued by the competent authorities.

For a complete information about the insurance products or services provided by the Company, please refer to all the documents supplied by the Company and/ or available on the Website, including inter alia the standardized information document (IPID), as well as the insurance conditions for the other insurance products offered by the Company, and the relevant legislation referred to herein above and that applicable.