

Group insurance form completion assistant for the group insurance contract below
(This page is only suitable for electronic use of the writable PDF file.)

The function can be used once the file has been downloaded. All entries will then automatically be applied to subsequent pages.

Group insurance contract:	<input type="checkbox"/> New contract – the following form GV210 must be filled out. The required 10 registrations are in hand and will be submitted electronically: <input type="checkbox"/> Yes <input type="checkbox"/> No: The supplemental agreement to the group contract for a facility with < 10 employees is attached. <input type="checkbox"/> Supplement to existing group contract (addendum) number: _____ . Please only place check marks next to contents to be amended or agreed again.
Name of employer:	
Commencement of the contract:	_____ Commencement date of new contract / supplement
Commencement of annuity payout:	<input type="checkbox"/> Statutory retirement age or <input type="checkbox"/> upon completion of age ____ or <input type="checkbox"/> full insurance years to age ____
Pension concepts / contribution oriented benefit promise (boLZ)	<input type="checkbox"/> KomfortDynamik Guarantee level <input type="checkbox"/> 80 % or <input type="checkbox"/> 60 % or <input type="checkbox"/> 90 % <input type="checkbox"/> InvestFlex with guarantee Guarantee level <input type="checkbox"/> 80 % or <input type="checkbox"/> 60 % or <input type="checkbox"/> 90 % <input type="checkbox"/> Fund Variant InvestFlex Green <input type="checkbox"/> IndexSelect (Guarantee level minimum 90 %) <input type="checkbox"/> Perspektive (Guarantee level minimum 90 %)
Benefit in the event of death as of annuity payout: Presetting: tariff classification group/agreement data	The maximum duration is preset; if this is not desired <input type="checkbox"/> ____ years
Workforce insurance: Additional modules for contribution exemption in case of disability (comfort rate):	<input type="checkbox"/> Additional module will be agreed: <input type="checkbox"/> Obligatory <input type="checkbox"/> Obligatory until admission age 50 – above optional Supplementing the existing group contract (addendum) will lead to a change to rate area St(F). or <input type="checkbox"/> with deselection option
Professional group and smoker status:	<input type="checkbox"/> Consistently G1 and smoker status "undetermined", or <input type="checkbox"/> Consistently ____ and smoker status "undetermined" Documentation: Please enter specialist counseling documentation directly in the group insurance contract. Or <input type="checkbox"/> Individual professional group and uniform throughout contract and smoker status "undetermined"
Product category (St):	<input type="checkbox"/> U or <input type="checkbox"/> F or <input type="checkbox"/> G
Employer contribution:	<input type="checkbox"/> In the amount of EUR _____ or <input type="checkbox"/> In the amount of _____ % of the amount converted Mandatory employer contribution <input type="checkbox"/> Blanket contribution (irrespective of salary) in the amount of ____ % or <input type="checkbox"/> Blanket contribution (salary-related- constant total contribution) up to the CAC stipulated for statutory pension insurance in the amount of _____ % or <input type="checkbox"/> Individual amount: Please enter the assessment of the contribution directly in the group insurance contract or <input type="checkbox"/> No contribution
incremental insurance: Presetting: tariff classification group/agreement data	<input type="checkbox"/> According to the CAC statutory pension insurance or <input type="checkbox"/> contribution increases by ____ %, Contribution limit = 8 % CAC; if not desired, the following shall apply, contribution dynamics ____ % <input type="checkbox"/> no default desired
Place and date for employer signature:	

CORPORATE CLIENTS

Simplified Setup Group Insurance Contract Direct Insurance

Allianz Lebensversicherungs- Aktiengesellschaft

Chairman of the Supervisory Board of
Allianz Lebensversicherungs-Aktiengesellschaft:
Dr. Klaus-Peter Röhler.

Board of Management: Dr. Rudolf Kubat,
Chairman: Dr. Heinke Conrads, Henriette Götze,
Dr. Alf Neumann, Dr. Volker Priebe, Dr. Martin Riesner,
Dr. Thomas Wieseemann.

For turnover tax purposes: USt-IdNr. DE811150678;

For insurance tax purposes:

VersSt.-Nr.: 801/V90801011184

Financial and insurance services within the meaning
of UStG/MwStSystRL (German law on turnover tax and
the Directive on the VAT system) are exempt from
turnover tax.

Head Office:
Reinsburgstraße 19,
70178 Stuttgart

Corporate Headquarters: Stuttgart, Registration Court:
Stuttgart, HRB 20231

Our General Terms and Conditions for Insurance Contracts apply. Providing this information in English is a special service for you. All policy documents sent to you shall be in German. All communications on your policy relationship shall also be in German.

Please note in particular that this document merely serves as reading support and is not intended to be submitted to us.

Simplified setup of a group insurance contract

1. Employer/contracting party and identification in accordance with the Money Laundering Act

Company name	<input type="text"/>
Legal form	<input type="text"/>
Type of record: (e.g. extract from the commercial register)	<input type="text"/>
Number of record: (if available)	<input type="text"/>
Number of employees	<input type="text"/>
Street/number	<input type="text"/>
Zip-code/place	<input type="text"/>
Address line 2	<input type="text"/>
Processing office (e.g. HR department)	<input type="text"/>
Telephone+	<input type="text"/> Fax+ <input type="text"/> E-mail+ <input type="text"/>

Members of representative body according to copy of record (if more than 5 representatives exist, the names of maximum 5 representatives are sufficient):

- Last name, first name(s)
- Last name, first name(s)
- Last name, first name(s)
- Last name, first name(s)
- Last name, first name(s)

Copies of the verification documents are attached to this form (not required in the case of an already existing business relationship with Allianz Lebensversicherungs-AG in the area of company pensions).

The person acting on behalf of the contracting party expressly confirms that they have the necessary authorisation.

The authorisation has been verified by presentation of meaningful documents (e.g. managing director's contract/employment contract, sole power of attorney).

The insurer is thus deemed to have fulfilled its obligation to identify the contracting party and the person acting on behalf of the contracting party.

Broker's confirmation

By signing page 6 of the form, the agent confirms that the information on the contracting party and any person acting on the contracting party's behalf is correct and that he has verified it on the basis of official documents. If the contracting party is a natural person, he also confirms that he has personally verified the identity of the contracting party and any person acting on his behalf in their presence.

1.1 Information on the industry/collective agreement

Employer implements the collective agreement yes no

Industry

Applicable collective agreement [please state specific name (abbreviated)]

Regionalscope

Information for intermediaries on how to fill in the blanks:

Please refer to [AMIS Online](#) or the [broker portal](#) for required and possible entries.

(Alternative zum Link – Suche in Leben Firmen unter dem Stichwort „Zusatzangaben Tarifvertrag/Branche“)

yes (please indicate the pension provider)

no

If yes, the employer declares upon signing the form that the company has opted for direct insurance implemented through Allianz Lebensversicherungs-AG and is aware that in choosing this option, the collective agreement has not been duly implemented and all risks arising from this option have to be borne by the company. The employer undertakes to indemnify Allianz Lebensversicherungs-AG against the rights of third parties, in particular the rights of plan members, in case a claim under the pension plan arises. Indemnification shall be granted in all respects, in particular against claims arising from a final judgement passed in favor of third parties. Furthermore, the employer undertakes to compensate Allianz Lebensversicherungs-AG for all legal defense costs and to indemnify Allianz Lebensversicherungs-AG against all further damages arising from the claim.

2. Design of the group insurance contract (employer is principal contracting partner/policyholder)

2.1 Enrollment procedure

Does another provider (life insurance company, Pensionskasse, Pensionsfonds) already offer the possibility to conclude insurance/retirement plans funded by salary conversion? yes no

If yes: Does this contract exclude new entries or benefit increases? yes no

How many employees have already been enrolled in the group insurance contract?

2.2 Premium payment

Uniformly for the entire contract: by the employer as entity liable to make premium payment in the form of

Individual premium payment by bank transfer per person insured (mandatory if taxed in accordance with § 100 EStG) or

Individual premium payment by direct debit (only after prior consultation with the competent department) or

Aggregate premium paid by direct debit (aggregation of contracts)

Until revoked, premiums due will be collected by direct debit note according to the enclosed SEPA mandate.

Please sign the SEPA mandate on the last page (mandatory in case of direct debit).

2.3 Mailing of pension promises

Pension promises subject to labor law will be sent by mail.

Or (e. g. if sample pension scheme/sample company agreement with integrated promise is used):

Pension promises subject to labor law are not to be sent by mail.

2.4 Deviating mailing agreements for brokers

Policy is sent to broker All documents are sent to broker (Please enclose broker)

If no, please state reason: _____

Attn. _____ Telephone _____ E-mail _____

2.5 Additional arrangement on industry solution

The group insurance contract is to be concluded in line with the industry solution _____
The supplemental sheet containing the additional arrangements is enclosed to the application form.

3. Agreement on FirmenOnline

Digital administration via the FirmenOnline employer portal has been agreed for this group insurance contract. Thus, all administrative processes in connection with the occupational pension plan can be carried out online and efficiently.

Activation of the employer portal is requested by clicking on the link <https://www.firmenonline.de/freischaltung.html>.
In the activation application, „New contract without contract number“ is added.

At the end of the process, an activation request with request ID number is generated. The number is as follows:

Request ID number based on activation request: _____

Please submit the activation application together with this form by e-mail to lebensversicherung@allianz.de or by post to Allianz Lebensversicherungs-AG, 10850 Berlin.

Upon setting up the group insurance contract, the persons stated in the activation request are cleared for Henriette Götzke the FirmenOnline employer portal.

FirmenOnline has already been set up. A separate FirmenOnline request for extension of the legitimation of authorized users will be filed.

Note: In both cases, please submit a corresponding activation request.

4. Information for plan members and pensioners under an occupational pension plan (VAG-InfoV)

If employees opt for deferred compensation, they must be informed beforehand through „Information before joining a pension scheme (VAG-InfoV)“. This information is provided online. Please help us fulfilling these legal information duties and adequately inform the employees of the link <https://www.firmenonline.de/dokumente-allianz> and the information it provides.

5. Target market (to be filled in by the intermediary)

The product is sold within the target market yes no

If no, please state reason: _____

reading aid only

Consent concerning the use of protected data and declaration of release from the obligation of secrecy

The following declarations were prepared based on the agreements made between the German Insurance Association (GDV) and data protection authorities.

Our employees are subject to the obligation of secrecy in accordance with § 203 Penal Code (hereinafter termed „Secrecy“). Therefore, we, Allianz Lebensversicherungs-AG (hereinafter termed „Insurer“), in our capacity of life insurance companies, require you to release us from the obligation of secrecy in order to be able to pass on your protected data, for example, the fact that a contract with you exists, your customer number or other identification data to other agencies, e.g. assistance and logistics organizations or IT service providers.

The following declarations are indispensable for establishing, processing or terminating your contract relationship. If you do not make these declarations, the contract as a rule cannot be concluded.

To the extent we process and use your data with your explicit consent, you can at any time revoke such consent with future effect. If your consent is required in order to execute the contract, revocation will result in us no longer being able to perform the contract.

The declarations pertain to the handling of protected data upon forwarding data to external agencies.

Forwarding of your protected data to agencies outside the insurer

The following agencies are contractually bound to observe data protection rules and data security.

1. Outsourcing of duties to other agencies (companies or persons)

Certain duties, e.g., claims processing or telephone customer service, are not fully carried out by us. Insofar, we have outsourced these duties to other companies of the Allianz Deutschland Group or another entity outside the Allianz Deutschland Group. If your protected data are transmitted in the process, we require you to release us and, to the extent necessary, the other agencies from the obligation of secrecy.

We keep a continuously updated list of agencies and categories of agencies, which, as agreed, collect, process, or use on our behalf protected data. The duties outsourced to the individual agencies are shown in the list. The presently valid list is enclosed to the declarations. An updated list can also be inspected at <http://www.allianz.de/dienstleister-leben/> or requested from us (Allianz Lebensversicherungs-AG, 10850 Berlin, phone 0800.410 0104, lebensversicherung@allianz.de).

To the extent necessary, I hereby release the employees of Allianz Deutschland Group and the other mandated agencies from their obligation of secrecy concerning protected data for the purpose of transmitting data.

2. Transmission of data to reinsurers

In order to ensure the fulfillment of your claims, we can conclude contracts with reinsurers who will fully or partially take on the risk insured by us. In some cases, reinsurers avail themselves of further reinsurers to whom they also transmit your data. To enable the reinsurer to examine the risk or the claim, we may submit your insurance or claims application to the reinsurer, in particular if the amount insured is particularly high or the risk is difficult to assess.

Furthermore, we use the reinsurer's expertise to support us in assessing the risk or the claim.

A reinsurer who has taken on a risk can verify whether we have correctly assessed the risk or the claim.

In addition, data relating to your contracts in effect and applications will be transmitted to reinsurers to the extent necessary, allowing them to examine whether and to what extent they will participate in the risk. Data relating to your contracts in effect may also be transmitted to reinsurers for the purpose of premium and claims settlement.

To the extent necessary, I hereby release the persons acting on behalf of the insurer from their obligation of secrecy concerning protected data.

3. Transmission of data to self-employed insurance agents

In the cases described below self-employed insurance agents can gain knowledge of protected information concerning your contract.

The agent in charge of your insurance affairs will be informed that a contract has been concluded and at which terms. He/she will also be informed whether loadings or exclusions regarding certain risks have been agreed.

For the purpose of rendering advisory services, agents may receive

information whether and under which conditions, if applicable, (e.g., acceptance with loadings for substandard risk, exclusions regarding certain risks or waiting periods) your contract can be accepted.

Upon change of agent, the contract data including information regarding loadings and risk exclusions may be transmitted to the new agent. As a rule, we will inform you of the intended transmission of data upon change of agent and your right to object.

I hereby agree to the insurer transmitting, to the extent necessary, my protected contract data to self-employed insurance agents and the insurance agents collecting, storing and using them for advisory services.

Notes

Identification according to the German Money Laundering Act In line with the provisions of the Money Laundering Act Allianz is required to identify its contracting partner upon establishment of the customer relationship. In addition, Allianz must identify the economic beneficiary. As a rule, the natural person owning or controlling the contracting partner is the economic beneficiary. It is also possible that several economic beneficiaries exist.

SEPA Direct Debit Mandate

Administering Company Allianz Lebensversicherungs-AG
10850 Berlin

Creditor Identification Number DE07ZZZ00000063475

Mandate Number The mandate reference number will be given to you at a later point in time.

Application Number/Contract Number _____

We hereby authorize the company administering the contract to debit the account below with regard to all payment requests arising from this contract (in particular premiums, interest, fees) at the date the payment is due. This authorization shall also apply to future agreed contract amendments (e.g. conclusion of additional insurance modules).

We mandate our bank to debit our account with the debit note of the company administering the contract.

We will be informed of the direct debit instruction at the latest two calendar days before the first direct debit is made.

Within eight weeks, starting from the date the account has been debited, we are entitled to a refund of the debited amount.

The conditions agreed with the bank shall apply.

(Please enter all information in capital letters on the lines. We regret additional hand-written comments cannot be processed.)

Policyholder

Name of company

Account holder (unless the policyholder)

Last name, first name (or company)

Date of birth

Street, number

Postal code City

Financial institution

[IBAN grid]

IBAN

[IBAN grid]

BIC

SEPA direct debit mandate

By signing this SEPA mandate, we authorize the administering company to send instructions to our bank to debit our account in accordance with the instructions described above.

Place, date

Signature of account holder

Signature (in particular concerning the consent to use protected data and the declaration of release from the obligation of secrecy)

Place/date

Employer

Intermediary

reading aid only

Our General Terms and Conditions for Insurance Contracts apply. Providing this information in English is a special service for you. All policy documents sent to you shall be in German. All communications on your policy relationship shall also be in German.

Application / insurance certificate:

Upon receipt of the acceptance of application by separate written confirmation of acceptance by Allianz, the group insurance contract shall be concluded in a binding manner constituting the insurance certificate.

GROUP INSURANCE CONTRACT

New contract

supplemental to group contract (addendum) number: _____

between

_____ – hereinafter termed “Employer” –

and

Allianz Lebensversicherungs-AG
– hereinafter termed “Allianz” –

The contract shall commence on _____.

The contract provides for the conclusion of direct insurance contracts covering pension promises set up in the form of a **contribution-oriented benefit promise (boLZ)**.

Taxation of direct insurance premiums is made in accordance with § 3.63 EStG (Income Tax Act).

The employee as person insured is the irrevocable beneficiary without reservation regarding all benefits arising from the direct insurance.

Pension rights will become immediately vested.

§ 1

Group of persons, enrolment date, commencement of annuity payout

Eligible shall be the following class of insured persons:

All employees of the Employer who have signed a salary conversion agreement or who are entitled to convert portions of salary based on the Employer's pension scheme rules.

Upon conclusion of a new group contract, at least 10 persons must be insured.

Enrolment of new entries shall be made monthly using the Allianz application forms valid at the date of enrolment or online via "Allianz FirmenOnline".

The following shall be consistently agreed for the payment of old age pensions:

- Commencement of old age pension payment shall be based on the retirement age stipulated under German statutory of age pension.
- Payment of old age pension shall commence on the first day of the month following completion of age _____.
- Payment of old age pension shall commence on the anniversary of commencement of the respective direct insurance that is closest to the date on which the person insured completes age _____.

§ 2

Scope of insurance

The following selected pension concepts and additional modules can be used for direct insurance policies (new enrolments) to be concluded. The product terms applicable at the respective enrolment date shall apply. For further information regarding the ticked off modules please refer to the enclosed product description in the version applicable upon conclusion of the group insurance contract.

- Zukunftsrente KomfortDynamik with recurrent premium payment**
(premium rate RFKU1U.GD¹)

In order to increase the insurance benefit, dividends due before commencement of annuity payout will be used according to the performance of the KomfortDynamik special funds; after commencement of annuity payout in the form of additional annuity.

For more information on participation in profits and the performance of the KomfortDynamik special funds please refer to the individual insurance certificates.

- Zukunftsrente InvestFlex with guarantee and recurrent premium payment**
(premium rate RF1U.GD)

- Fund variant InvestFlex Green (Tariff RFAF1U.GD)

Dividends will be used to increase the insurance benefit. The following applies in this respect: Before commencement of annuity payout, fund investment; after commencement of annuity payout, an additional annuity will be paid.

¹ The current premium rate is indicated for internal purposes.

For more information on participation in profits and the choice of funds please refer to the individual insurance certificates.

Until further notice and as long as employment is in effect, the Employer (policyholder) has authorized all persons who, at present and in the future, are insured under the group insurance contract to change the allocation of future investments, shift fund units (in funds or funds under an investment strategy) or choose active maturity management on behalf of the Employer. The revocation of this authorization is not effective towards Allianz until it is received in text form (e. g. letter, fax, e-mail).

The Employer agrees that correspondence concerning this matter shall be sent exclusively to the person insured (e. g. annual benefit reports or proposals and confirmation letters regarding fund switches, active maturity management).

Zukunftsrente IndexSelect with recurrent premium payment
(premium rate RIIU1U.G)

In order to increase the insurance benefit, dividends due before commencement of annuity payout will be used according to index participation; after commencement of annuity payout, an additional annuity will be paid.

For more information on participation in profits and index participation please refer to the individual insurance certificates.

Until further notice and as long as employment is in effect, the Employer (policyholder) has authorized all persons who, at present and in the future, are insured under the group insurance contract to annually decide on behalf of the Employer whether and to what extent the pension plan should participate in the development of the indices selected by him/her. The revocation of this authorization is not effective towards Allianz until it is received in text form (e. g., letter, fax, e-mail).

The Employer agrees that correspondence concerning this matter shall be sent exclusively to the person insured (e. g. annual information on index participation and the index due date).

The due date of the contributions stringently depends on the agreed start of the pension payment according to § 1 of the group contract. If, for the start of pension payment, the German pension insurance statutory retirement age or the reaching of a certain age is agreed, the contributions are due monthly. If the employer wants an annual due date for contributions, this only applies if for the start of the pension payment the anniversary of the start of the insurance is agreed, and the annual due date corresponds with the anniversary of the start of the insurance.

Additionally necessary pension concept Perspektive

Owing to the respective product rules governing the above selected pension concepts, individual direct insurance contracts may not attain the minimum deferred period stipulated in the respective product rules due to the actuarial admission age of the person insured and the elected commencement date of pension payout. As a rule, direct insurance providing for the Perspektive pension concept will be agreed for this group of persons (known as "fall-back solution Perspektive"). Dividends will be used to increase insurance benefit. The following applies: Before commencement of annuity payout, a capital bonus will be paid; after commencement of annuity payout, an additional annuity will be paid. If a module covering disability pension before commencement of annuity payout has been agreed in the group insurance contract, dividends will be used in the form of extended capital bonus.

Zukunftsrente Perspektive with recurrent premium payment
(premium rate RSKU1U)

Dividends will be used to increase the insurance benefit. The following applies in this respect: Before commencement of annuity payout, a capital bonus will be paid; after commencement of annuity payout, an additional annuity will be paid. If a module covering disability pension before commencement of annuity payout has been agreed in the group insurance contract, dividends will be used in the form of extended capital bonus.

Special features governing the insurance

The guarantee levels applicable according to the product rules or the terms and conditions of insurance valid on the respective enrollment date shall apply to all aforementioned pension concepts (guarantee percentages).

New enrolments to the agreed pension concepts will be made uniformly as set out below:

- Future Annuity KomfortDynamik: 80 % or 60 % or 90 %
- Future Annuity InvestFlex: 80 % or 60 % or 90 %
- Future Annuity IndexSelect: minimum 90 %
- Future Annuity Perspektive: minimum 90 %

The guarantee level (guarantee percentage) indicates the amount at which the sum of the agreed and paid contributions for pension provision is available at the start for the pension at least for constituting the life-long pension or for the minimum payment. The amount of the agreed guarantee level (guarantee percentage) in each case is documented in the insurance certificate.

If the employer wishes to change the guarantee level (guarantee percentages) uniformly agreed for each pension concept while the group insurance contract is in effect and based on the then valid product rules or terms and conditions of insurance, they will inform Allianz accordingly.

In individual cases, if in the case of a new registration the employer wishes to depart from the contractually agreed guarantee level (guarantee percentage), the employer notifies Allianz of this at the time of the respective new enrolment.

Amendment of the guarantee level (guarantee percentages) permitted by the product rules

The guarantee levels (guarantee percentages) permitted by the product rules can be amended while the group insurance contract is in effect; the product rules or the terms and conditions of insurance applicable on the enrollment date shall apply. Allianz shall inform the employer accordingly. The employer informs Allianz of the desired guarantee level (guarantee percentages) at the latest upon the first enrollment after the amendment has become effective.

If the guarantee level (guarantee percentages) permitted by the product rules changes while the group insurance contract is in effect and the employer does not inform Allianz of the change, the guarantee level agreed in the group insurance contract shall continue to apply if the amended product rules provide for such continuation.

If the highest guarantee level (guarantee percentages) permitted by the product rules changes while the group insurance contract is in effect and the employer does not inform Allianz of the change, the highest guarantee level (guarantee percentages) permitted by the product rules shall continue to apply.

Benefit in the event of death as of commencement of annuity payout

For direct insurance, death benefits are agreed from the start of the annuity. The employer can choose from the long-term variants permitted by the tariff provisions at the time of registration. When the group contract is set up, the maximum applicable duration is pre-assigned, i. e. a pension is paid from capital equal to the maximum multiple of the annual guaranteed pension from the start of the pension, less any pensions already paid from the start of the pension.

If you do not want the maximum duration to be preassigned, the following applies:

- As a death benefit from the start of the pension a pension is paid from a capital sum equal to _____ times the annual pension guaranteed from the start of the pension, less any pensions already paid from the start of the pension.

Additional modules governing disability provision

The following additional module covering disability provision will be uniformly and **obligatorily** included in the above selected pension concepts:

- Mandatory module:** Disability provision: Waiver of premium upon disability (premium rate TB).
- The employer shall provide for the compulsory inclusion of the module only for employees up to an actuarial admission age of up to 50 years. In the case of an admission age of 51 years or more, the employer may decide on the inclusion of the module for each employee.

As part of a supplement to the existing group contract (addendum): Upon agreement of the mandatory disability provision: Contribution exemption in the event of disability does not apply to group contracts previously featuring a special group rate (St) in rate area U; these and future new application(s) shall be subject to special group rate (St) in rate area F.

Or

- Disability provision: Waiver of premium upon disability (premium rate TB) with deselection option.

The module is included in every new direct insurance policy to be taken out, unless the employer deselects it when registering the respective person insured (employee).

The disability provision is concluded as a comfort rate.

Agreement on the professional group and smoker status:

- Consistently: **Professional group G1** and smoker status "undetermined" if additional module waiver of premium upon disability is **mandatory** (premium rate TB).
- Upon coordination with the competent department:
Occupational group _____ and smoker status "undetermined" consistently applies to the entire contract. For documentation of the agreement regarding professional group (e.g. name of contact person, contents in keywords):

Or

- Consistent grouping according to the actually exercised activity (so-called individual professional group) and the smoker status is set to "undetermined" throughout the contract.

§ 3 Product category

The persons insured will be covered under direct insurance policies based on a **special group rate (St)**. The annual average premium of all direct insurance contracts forming part of the group insurance contract shall apply. The following product categories apply:

- St(U) – A prerequisite is that the annual average premium of all direct insurance contracts forming part of the group insurance contract is at least 1 % of the contribution assessment ceiling stipulated for German statutory pension insurance.

or

- St(F) - A prerequisite is that the annual average premium of all direct insurance contracts forming part of the group insurance contract is 1 % of the contribution assessment ceiling stipulated for German statutory pension insurance and that the additional disability provision Plus module Waiver of premium upon disability is mandatory (premium rate TB).

or

- St(G) - A prerequisite is that the annual average premium of all direct insurance contracts forming part of the group insurance contract is 0.75 % of the contribution assessment ceiling stipulated for German statutory pension insurance.

or

- In the case of contract extension, supplement to the existing group contract (addendum), the previous rate area under the group contract will remain in place following consultation with the responsible specialists.

Allianz is entitled to annually review the grouping in the product category on the anniversary of the group insurance contract. If the aforementioned prerequisite is not met, grouping for subsequently added direct insurance policies can be determined anew. Upon withdrawal of a person insured from the group of eligible persons, the product category previously granted shall lapse.

§ 4 Enrolment procedure

Direct insurance policies that only consist of an old age provision module will be enrolled without medical examination.

Direct insurance policies with agreed inclusion of the **additional waiver of premium upon disability module** up to an annual premium of 8 % of the contribution assessment limit in the German pension insurance system will be enrolled according to list.

With an annual contribution of more than EUR 21,000, a risk examination is always carried out.

For further information regarding the enrolment procedure, please refer to the General Rules at the end of the group insurance contract.

As to newly applied direct insurance policies, Allianz reserves the right to review and, if necessary, change the enrolment procedure on each anniversary of commencement of the group insurance contract without cancellation of the group insurance contract being required.

§ 5 **Premiums**

Premiums will be due **monthly or annually**. The Employer informs Allianz of the amount and the method of payment upon enrolment of the persons insured.

Within the scope of taxation of premiums in accordance with § 3 (63) EStG, the premium includes – apart from the amount converted –

- an **employer contribution** amounting to
 - EUR _____
 - _____ % of the amount converted
- a **mandatory employer contribution**
 - blanket contribution (salary-related) in the amount of _____% of the amount converted
 - blanket contribution (salary-related- constant total contribution) up to the CAC stipulated for statutory pension insurance in the amount of _____ % of the amount converted
 - _____
 - No employer contribution

An irrevocable beneficiary's right without reservation applies. Pension rights are immediately vested.

The employer waives premium payment during non-remunerated periods of service.

§ 6 **Dynamic increase**

The direct insurance policies can be taken out with dynamic growth (increases in the premium and the benefit). The growth variants admissible in accordance with the tariff conditions at the time of registration shall apply. As part of the technical set-up of the group contract, the following growth variant is pre-assigned uniformly in the contract record.

- The contribution increases annually on 1 January of each year in the same proportion as the applicable contribution assessment ceiling of the statutory pension insurance.
- The contribution increases by ___ % on each insurance anniversary.
- There should be no pre-allocation.

§ 7 **Additional integral parts of the group insurance contract/Enclosures**

The product rate rules of Allianz applicable at commencement of the group insurance contract and the additional integral parts of the group insurance contract shall apply to the direct insurance policies.

Policies added to the portfolio are subject to the product rate rules of Allianz and the additional integral parts of the group insurance contract applicable at the enrolment of the respective direct insurance. The Employer receives an insurance certificate for each enrollment containing the applicable terms and conditions of insurance, insurance information and information on the general tax rules and Insurance Information – Sustainability.

If, under this group contract, the Employer agrees to rate modules for retirement annuities or disability provision under the "Scope of insurance" heading, before signing this group contract, it will be provided with the documents listed or checked below, in fulfillment of the applicable pre-contractual information obligations. The terms and conditions as well as the instruction on the consequences of violation of the duty of disclosure in accordance with §19 (5) Insurance Contract Law and the General Rules constitute an integral part of the group insurance contract. This also applies to extensions supplements to the existing group contract (addendum).

The employer receives cost and sets of enclosures pertaining to the selected pension concepts ticked off under the heading "Scope of insurance":

Disclosure of cost pertaining to

- Pension concept KomfortDynamik
- Pension concept InvestFlex with guarantee
- Pension concept IndexSelect
- Pension concept Perspektive

Note: Cost statement and set of enclosures for the pension concept Perspektive must also be enclosed (so-call "fall-back solution Perspektive" cf. § 2 " Additionally necessary pension concept Perspektive")

Set of enclosures pertaining to the KomfortDynamik pension concept

- Product description
- Insurance information pertaining to the group insurance contract (VIB)
- Information on the KomfortDynamik special funds
- Terms and conditions of insurance: KomfortDynamik E270(FID)
- Terms and conditions of insurance: Dynamic increase under KomfortDynamik E205(FID)

Set of enclosures pertaining to InvestFlex pension concept with guarantee

- Product description
- Insurance information pertaining to the group insurance contract (VIB)
- Terms and conditions of insurance: InvestFlex with guarantee E195(FID)
- Terms and conditions of insurance: Dynamic increase under InvestFlex with guarantee E205(FID)

Set of enclosures pertaining to IndexSelect pension concept

- Product description
- Insurance information pertaining to the group insurance contract (VIB)
- Terms and conditions of insurance: IndexSelect Plus E25(FID)
- Terms and conditions of insurance: Dynamic increase under IndexSelect E616(FID)

Set of enclosures pertaining to the Perspektive pension concept

Note: Cost statement and set of enclosures for the pension concept Perspektive must also be enclosed (so-call "fall-back solution Perspektive" cf. § 2 " Additionally necessary pension concept Perspektive")

- Product description
- Insurance information pertaining to the group insurance contract (VIB)
- Terms and conditions of insurance: Perspektive E170(FID)
- Terms and conditions of insurance: Dynamic increase under Perspektive E617(FID)

☐ Set of enclosures pertaining to the additional disability provision module

- General product description
- Terms and conditions of insurance: Additional disability provision module E5 (FID)

Acknowledgement of receipt

We have received the following documents:

- The “The instruction on the consequences of violation of the duty of disclosure in accordance with §19 (5) of the Insurance Contract Law“
- The disclosure of costs pertaining to the pension concepts ticked off
And
- The other documents indicated and ticked off under § 7
in the version valid upon conclusion of the group insurance contract.

Place, date

Signature of Employer / policyholder

Signature to the group contract

Place, date

Signature of Employer / policyholder

Upon receipt of the acceptance of application by separate written confirmation of acceptance by Allianz, the group insurance contract shall be concluded in a binding manner and shall constitute the insurance certificate.

General Rules pertaining to the group insurance contract

In this group contract, words such as "employer", "employee", "policyholder" or "contracting party" are used in a general sense when referring to persons and personal terms. The topic of diversity and the associated appropriate form of address and personal designation is a genuine concern of Allianz. At the same time, the uniformity, readability and comprehensibility of contractual documents are important. Also, there is still no binding and standardised form for a better linguistic inclusion of all genders. For this reason, Allianz has decided to continue to use the masculine form in this group contract when referring to persons and personal terms and makes it clear that all persons are always addressed in the sense of equal treatment. Allianz consciously values and promotes human diversity and is working to find solutions that are appropriate for the target group and to be able to better take into account the different concerns, e.g. when addressing people.

- Rules concerning the respective direct insurance policy -

Retirement age or age at maturity of the policy:

If the statutory retirement age under German statutory pension insurance is increased, the maturity age for direct insurance policies to be added to the portfolio will be adjusted to the new legal provisions.

Premium payment / default:

The premiums under the individual policies are subject to the premium rate and the product category valid at the enrolment date. Allianz is entitled to levy a professional or special loading if a substandard risk exists in accordance with its underwriting terms and such risk is insurable.

Premiums are paid by the Employer free of charge to Allianz - under employee-funded pension plans as the person liable to make premium payment, under employer-sponsored pension plans from own funds. The due date of premium payment is specified in the terms and conditions of insurance, Part B, "What do you have to observe regarding premium payment?".

Allianz requires the addresses of the persons insured – in particular with regard to fulfillment of the information duties according to § 166 (4) VVG towards the persons insured. The Employer shall promptly provide Allianz with the addresses upon request.

As concerns the premium levels (employee-funded) or classes of persons (employer-sponsored) which are based on the contribution assessment ceiling, the premium will annually increase at the respective date of increase in analogy to the increase of the contribution assessment ceiling stipulated for the German statutory pension insurance. Allianz is entitled to administer the premium increase under a new serial number and in accordance with the then valid premium rate open to new entries.

If the commencement date of the individual direct insurance policy does not coincide with one of the contractually agreed due dates for premium payment, the insurance interval of the individual policy set according to the policy's commencement date will not be affected. Upon occurrence of the event insured, the ongoing insurance interval and the premium due dates will not change. Thus, premiums may become due even after occurrence of an event insured.

Administration of premiums according to the type of premium taxation

Upon conclusion of the direct insurance policy the Employer informs Allianz of the type of premium taxation (e.g. § 3 (63) EStG (Income Tax Act)), § 40b EStG old version, § 100 EStG or §§ 10a, 79 et seq. EStG). In doing so, Allianz shall be deemed to have notice of the fiscal treatment of premiums as required in accordance with § 5 (3) LStDV (Wage Tax Ordinance). Annual notification by the Employer regarding taxation will not be required, unless taxation of premiums changes.

As a rule, Allianz will administer the different types of premium taxation in separate direct insurance policies, each bearing its own serial number. I.e. each type of premium taxation – regardless at what point in time and for which portion of premium a different type of premium taxation sets in or occurs – a new policy each bearing its own serial number will be concluded.

Where premiums are invested in an existing direct insurance contract, these premiums being subject to a different type of taxation than previously agreed upon conclusion of contract, Allianz will assign these premiums, too, to the type of taxation agreed upon conclusion of contract. Allianz is unable to list the premiums separately according to their type of taxation.

The above does not apply to contracts that are continued privately against premium payment by the person insured (e.g. upon early leaving service, during non-remunerated periods of service).

Other rules governing the enrolment procedure

If enrolment according to list has been agreed:
Allianz waives medical examination.

If an at-work statement has to be submitted:
Allianz waives medical examinations for persons to be insured who have completed at least one year of service, provided the Employer submits an at-work statement (employer at-work statement). Persons to be insured who have been employed for less than one year can submit an employee at-work statement instead of the employer's at-work statement.

Alternatively, the use of an employee at-work statement can **consistently** be agreed.

If the employer or employee at-work statement cannot be submitted for medical reasons, risk examination will be carried out.

If, for reasons of risk, an application for direct insurance by the person to be insured has been declined, suspended or not accepted at regular terms, an at-work statement cannot be used and Allianz will always carry out risk examination.

If risk examination is carried out, the following applies:
A health declaration has to be submitted. Apart from a declaration of health, medical records, questions pertaining to the health or medical examinations may have to be submitted.

Declarations to be submitted in the course of the enrolment procedure are made using the printed forms of Allianz valid at the time of filing the application.

If risk examination is carried out, Allianz shall have the right to request and evaluate information that allows assessing the health situation. Allianz will decide about the acceptance according to its terms and conditions of business. Allianz shall have the right to decline insurance coverage if the outcome of medical underwriting is unfavorable or to apply loadings or restrictions.

If a direct insurance policy was not accepted at regular terms, future increases will be subject to the same loadings and restrictions unless medical underwriting is conducted anew.

The Employer undertakes to inform Allianz without undue delay of another salary conversion scheme established with another insurance company and the employees are free to decide whether to conclude a salary conversion scheme with other insurance companies or occupational pension providers. In this case, Allianz can amend the enrolment procedure.

Rejection of inclusion in the group contract for regulatory or other legal reasons

Allianz shall decide separately on the inclusion of individual insured persons in the group contract, in consideration of supervisory or other legal requirements. Should regulatory or other legal reasons exist that prevent the person to be insured from being included in the group contract, Allianz is entitled to refuse to include such a person in the group contract.

If, due to regulatory or other statutory reasons, insurance cover is possible with Allianz company pension products other than those agreed in the group contract, the person insured may, in individual cases, be registered with such products and included in the group contract. The employer shall, for the respective individual case, receive full offer documents (customer information package) from Allianz. The insurance terms and conditions of Allianz valid on the registration date shall apply.

If, due to regulatory or other statutory reasons, insurance cover is possible with Allianz company pension products other than those agreed in the group contract which are subject to specific conditions (e.g. only for persons to be insured from a certain final actuarial age), the specific conditions shall be waived accordingly in individual cases and the person insured can be registered with such products and included in the group contract. The insurance terms and conditions of Allianz valid on the registration date shall apply.

Commencement of insurance coverage

The direct insurance coverage shall become effective once Allianz has accepted the individual application but not until Allianz has received the individual enrolment and the relevant declarations (e.g. declaration of health) and also not before the commencement date of the individual insurance policy stated in the insurance certificate. The direct insurance coverage shall only become effective in the case described in Sentence 1 if the first or single premium for the initial portfolio has been paid on time following conclusion of the group insurance contract.

To the extent risk examination is carried out, insurance coverage shall become effective upon acceptance of the individual application by Allianz, however, at the earliest at the commencement date of insurance stated in the insurance certificate. A prerequisite for commencement of insurance in this case as well is that the initial or single premium for the initial portfolio has been paid.

Employees who at the contractually agreed commencement date of insurance are unfit for work, and whose policy comprises survivors' or disability provision, shall be enrolled from the day on which they have resumed work. The same applies if the employee is enrolled after commencement of insurance and the employee is unfit for work on the day of enrolment.

These rules apply accordingly to insurance coverage based on an increase of the individual policy (not applicable to dynamic increase).

Within the scope of claims assessment, Allianz is entitled to demand evidence from the Employer as to the fitness for work on the aforementioned dates.

Beneficiary's right

If benefits arising from direct insurance become due in the event of death of the person insured the persons stated in Part A of the terms and conditions of insurance governing the retirement provision module, section "Who will receive the insurance benefits?" will be the revocable beneficiaries. If modules covering survivor's provision are co-insured, the provisions in Part A of the terms and conditions of insurance governing survivor's provision, section "Who will receive the insurance benefits?" shall apply additionally or replace the terms and conditions of insurance governing occupational retirement provision.

The right to insurance benefits and the beneficiary's right apply to all profits generated under the policy. Beneficiary's rights must neither be assigned nor pledged.

Transfers

Policies transferred to the group contract within Allianz are subject to the initial insurance terms and conditions, premium rates and product descriptions. The initially agreed enrolment terms shall remain in effect.

Exclusion of the transfer of policyholder status

If there are legal or supervisory reasons that prevent the transfer of policyholder status (e.g. in the event of premature withdrawal), the policyholder status remains with the employer.

Early termination of service

If an employee withdraws (person insured) from employment by the Employer prior to occurrence of the insured event, the Employer shall notify Allianz of the termination of the employment relationship and shall withdraw the employee (person insured) from the group contract at the end of the month in which employment is withdrawn. De-registration is permitted for up to one month retroactively.

The Employer agrees to transfer the capacity of policyholder to the employee (person insured) or to the new Employer in the event that the employee withdraws from his/her employment relationship after his/her pension entitlement has become vested within the meaning of §1b of the Company Pension Plans Act, or if he/she has an unrestricted irrevocable subscription right with regard to all insurance benefits at the time of withdrawal. The transfer of the capacity of policyholder shall take effective toward Allianz only once the Employer has de-registered the employee from the group contract.

If the policy is continued with the new Employer, either directly or at a later date, the Employer hereby also agrees to the transfer of the pension promise to the new Employer.

If capacity of policyholder is transferred to the employee (person insured), the policy is continued as individual insurance based on the rate regulations applicable to continuation. Policies with additional modules can be transferred without a risk examination if the transfer is made within three months of the effective date of the de-registration.

If the capacity of policyholder is not transferred to the employee or the new Employer, the Employer may exempt the insurance from premiums or terminate it.

If a severance payment under applicable provisions of labor law is permissible pursuant to provisions of statute and collective-bargaining arrangements, the Employer hereby declares that the entitlement (employment commitment) will be paid.

Information on the actuarial interest rate and participation in profits

Insurance contracts with single premium or specific deferred periods can provide for an actuarial interest rate during a specific period that differs from the actuarial interest rate indicated in Part A of the terms and conditions of insurance, retirement provision module, section "What calculation bases apply to your policy?". The differing actuarial interest rate and the period during which it applies are stated in the respective insurance certificate or the insurance information enclosed to the proposal documents and the insurance certificate of the respective direct insurance policy.

Insurance contracts with single premium or specific deferred periods can provide for contract-specific dividend rates. These dividend rates may differ from the dividend rates indicated in the annual report for the sub-group to which the insurance contract belongs. The amount of "contract-specific dividend rates" and the period during which "contract-specific dividend rates" are allocated to the individual insurance contract are stated in the respective insurance certificate or the insurance information enclosed to the proposal documents and the insurance certificate of the respective direct insurance policy.

Termination of employment (“Multiplication rule”)

Within the framework of this group insurance contract, Allianz offers the employees of the Employer the option, upon termination of employment, to invest portions of salary, settlement payments or other payments into an insurance contract providing occupational retirement benefits, instead of choosing a regular cash payment.

For these employer premiums invested into a direct insurance contract or a Pensionskasse contract the so-called multiplication rule can be applied. Under this rule, premiums are tax-free up to a certain maximum amount in accordance with § 3 (63), sentence 3 Income Tax Act. The maximum amount will be reduced by premiums which are taxed according to § 40b (2), sentence 3 Income Tax Act (flat-rate taxation). Premiums invested under a settlement payment for the exclusive reason of loss of employment are exempt from social security contributions. Otherwise, the benefits are always subject to statutory health and long-term care insurance (exception: members of private health insurance).

The “multiplication rule” can only be applied if there is a material link between premium payment and termination of employment. The insurance intermediary should be informed of the employee’s deregistration at least four weeks in advance in order to be able to provide advice in a timely manner.

Application of the “multiplication rule“ requires a separate application for conclusion of life/annuity insurance (“individual application”). The “multiplication rule” is agreed according to a special group premium rate under product category U. Allianz shall be entitled to annually review the grouping for newly agreed “multiplication rules” on the anniversary of the group insurance contract. Depending on the respective product, Allianz will carry out risk examination, where applicable, according to the general principles and the underwriting rules of Allianz.

- Final provisions pertaining to the group insurance contract -

Business transactions

All business transactions shall be carried out between the Employer and Allianz.

The Employer is the policyholder of all direct insurance policies enrolled in the group insurance contract. In the case of holding companies, each Employer shall be the policyholder of the insurance policies concluded in favor of their employees.

Insurance certificate and policy status statement

The employer receives an insurance certificate for each registration. This contains the insurance terms and conditions valid at the time of the relevant registration, insurance information, information on the general tax rules and Insurance Information – Sustainability. The employer is obliged to provide each employee (persons insured) with these documents as well as the notification of the direct insurance statement (policy status statement). Allianz can demand that the employer confirms to Allianz that the annual policy status statement for the relevant year has been sent to the employee (person insured).

Publications

Prior to their publication, the Employer will agree with Allianz the wording of all publications that concern the group insurance contract, the premium rates or the terms and conditions of insurance.

Duration of contract, amendment, cancellation of contract

The contract shall initially run for a period of one year. It shall be renewed automatically by one year at a time unless notice is given 3 months before the end of this period.

Existing policies shall not be affected by cancellation of the contract, rather these policies shall be continued until the end of their term if and for as long as the Employer pays the premiums as set out in the contract. If existing policies or an objective part of the portfolio is cancelled the surrender values shall be paid to the extent available and unless otherwise provided for in the Company Pension Plans Act. For further information regarding the surrender value, please refer to Part A of the terms and conditions of insurance governing the individual insurance policy, section "When can you cancel the insurance" and the insurance information pertaining to this group insurance contract. If a person insured leaves service, the provisions under "Early termination of service" shall apply.

If the contract has to be amended, the contracting party shall contribute to these changes being made in agreement with Allianz. If no such agreement can be reached, both parties shall have the right to terminate this contract by registered letter without giving prior notice.

Any amendment of the group insurance contract must be agreed in text form. The also applies to the written form requirement

Severability clause

Insofar as a contractual clause of the group insurance contract should be or become invalid or unenforceable, or contain a loophole, then the validity of the remaining clauses of the group insurance contract shall remain unaffected thereof.

In place of the invalid or unenforceable clauses, or in order to eliminate the loophole, the parties shall agree to new terms conforming closely to the commercial intentions of the contracting parties under consideration of justice and fairness.

Applicable law

The contract shall be governed by German law.

Pension rights adjustment in case of divorce

If the employee's pension rights are adjusted following divorce or annulment of a registered partnership (according to Art.12 VAStrRefG) in accordance with the Pension Equalization Act (Versorgungsausgleichsgesetz) the pension rights adjustment provisions of Allianz as amended from time to time shall apply.

Note on health insurance for pensioners (KVdR)

Benefits from a direct insurance policy are pension payments (pension or lump-sum payment) and, from the employee's point of view, are taken as income when calculating the contribution to the health insurance for pensioners (KVdR). More detailed information can be found in the information sheet 'Health insurance for pensioners' (currently form VM---7871Z0), which Allianz will provide to the employer or employee on request.

Important information the consequences of violating the duty of disclosure in accordance with § 19(5) Insurance Contract Law

Which disclosure duties prior to signing the contract exist?

In assuming the insurance coverage, we rely on your answering the questions in connection with the insurance contract truthfully and comprehensively. We rely on your information to correctly assess the risk and calculate the appropriate premium. Before entering in the contract you are therefore required to disclose all material risks you are aware of, and which we have inquired about in extended written form, truthfully and fully. If we have inquired about material risks in extended written form after receipt of your declaration, but before acceptance of the contract, you also have the duty of disclosure to that extent. Please also state any circumstances that may seem of only minor importance to you.

What are the consequences of violation of a disclosure duty?

1. Withdrawal and loss of insurance coverage

Violation of a disclosure duty may result in our withdrawal from the contract. This does not apply if you submit evidence to the effect that the failure was not due to intent or gross negligence. Our right to withdraw from the contract does not apply if the disclosure duties were violated as a result of gross negligence and if we would have concluded the contract – although subject to amended terms – had we been aware of the non-disclosed circumstance. In case of withdrawal, the insurance coverage shall lapse. If we declare our withdrawal after occurrence of the event insured we will, however, be liable to pay benefits, provided you submit evidence to the effect that the circumstance not stated or incorrectly stated did not constitute the cause for either

- the occurrence or establishment of the event insured or
- the establishment or the extent of our obligation to pay benefits.

However, our obligation to pay shall lapse if you have violated the disclosure duty fraudulently.

In case of withdrawal we are entitled to the portion of premium that corresponds to the insurance term elapsed until the declaration of withdrawal has taken effect. If the insurance coverage comprises life insurance, you are in addition entitled to receive any existing surrender value.

2. Cancellation

If we cannot withdraw from the contract because you have violated the disclosure duties negligently or through no fault of yours, we may cancel the contract by observing a notice period of one month. In case of life insurance, the insurance contract will then be converted into a paid-up insurance, provided the agreed minimum insurance benefit has been attained. Our right of cancellation is excluded if we would have concluded the contract – although subject to amended terms – had we been aware of the non-disclosed circumstance.

3. Modification of contract

If we can neither withdraw from nor cancel the contract because we would have concluded the contract – although subject to amended terms – had we been aware of the non-disclosed circumstance, the amended terms will become an integral part of the contract upon our request. If you have negligently violated the disclosure duties, the amended terms will retrospectively become an integral part of the contract.

If the disclosure duty has been violated through no fault of yours, the amended terms will become an integral part of the contract as of the current insurance interval.

If due to modification of the contract the premium increases by more than 10% or if we do not insure against the non-disclosed circumstance you may cancel the contract without notice within one month of receipt of our notification concerning the contract modification. This right shall be pointed out to you in our notification to you.

4. Exercise of our rights

We can assert our rights to withdraw from, cancel or modify the contract only in writing within one month. The period takes effect from the date we obtained knowledge of the violation of the disclosure duty, establishing the right asserted by us. In exercising our rights, we have to state the circumstances on which our declaration is based. For justification purposes, we may retrospectively state further circumstances, provided the period according to sentence 1 has not elapsed. We cannot invoke the rights of withdrawal, cancellation or contract modification if we were aware of the non-disclosed risk or the incorrectness of the statement. Our rights of withdrawal, cancellation or contract modification shall lapse after expiry of five years following conclusion of contract. This does not apply to events insured that have occurred prior to expiry of this period. If you have intentionally or fraudulently violated the duty of disclosure, the period will extend to ten years.

5. Rescission

We may rescind the contract for fraudulent misrepresentation.

6. Representation by another person

If a representative acts in your name, we will exercise our rights regarding disclosure duty, withdrawal, cancellation, contract modification and exclusion period by taking into account both your representative's and your own knowledge and fraud. Only if neither your representative nor you can be accused of intent or gross negligence may you claim that the violation was not a consequence of intent or gross negligence.