

Withdrawal and termination of the insurance contract

After [purchasing insurance](#) you can always apply for termination. Here are a few rules which you should remember if you would like to terminate the contract:

1. If the contract is concluded for a period longer than 6 months, the Policyholder shall have the right to withdraw from the contract within 30 days from the date of conclusion, and if the Policyholder is an entrepreneur, within 7 days from the date of conclusion.
2. Irrespective of the period for which the contract was concluded, the Policyholder shall have the right to withdraw at any time before the start of coverage.
3. The Policyholder shall have the right to terminate the contract with one month's notice, with effect at the end of the calendar month.
4. Withdrawal and termination of the contract does not release the Policyholder from the obligation to pay the premium for the period in which the Insurer has granted coverage.
5. If the Policyholder wishes to cancel or terminate the contract and apply for a refund, he shall be obliged to provide the Insurer with the original certificate together with the letter of withdrawal or termination of the contract, and in the event of withdrawal or termination of the contract whose period of coverage has begun, the Policyholder shall be obliged to submit a statement as to whether an event covered by contractual coverage took place during the Insurer's liability.
6. The date of withdrawal from the contract shall be the date of receipt by the Insurer of the letter of withdrawal.
7. In the event of termination of the insurance relationship for the period of unused coverage, the Policyholder shall be entitled to a refund of the premium.
8. In the event of withdrawal from the contract, the amount of the refundable premium shall be calculated from the date of receipt by the Insurer of the letter of withdrawal.
9. Withdrawal or termination of the contract shall be made in writing, under pain of nullity.

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