

Information on Company Details, Right to withdraw, Payment Calculations

The owner of this website is:

dhig agency GmbH
Am Heumarkt 10/1
1030 Wien
Austria
Email: contact@dhig.net
Phone number: +43130081810
VAT ID: ATU79237327

The legal representative of dhig agency GmbH:

Thomas Sauer

1. General

1.1 We are registered at the Commercial Court of Vienna under the license/registration number:
FN 568571i

1.2 We are registered as Versicherungsagent (insurance agent) in the Gewerbeinformationssystem Austria under GISA-number: 36746392 and distribute the travel insurance via our website www.travelinsurance.vip as insurance agent.

1.3 The name of our supervisory authority is Magistrate of the City of Vienna.

1.4 We display services or products on our website, which require registration with the following professional association: Insurance mediation in the form of insurance agent (§ 94 Z 76 and §§ 137ff GewO).

1.5 The following Professional Rules and Regulations apply to our organization:

Austrian Chamber of Commerce (WKO) www.wko.at; Landesgremien der Versicherungsagenten

You can access these rules and regulations here:
<http://www.ris.bka.gv.at>

We are willing or obliged to participate in dispute resolution procedures before a consumer arbitration board.

2. Additional information

2.1 Reference to applicable commercial or professional regulations: Gewerbeordnung 1994.

2.2 Access to commercial or professional regulations

Professional regulations can be found in the federal legal information system at <http://www.ris.bka.gv.at>

2.3 Complaints

We see complaint management as an opportunity to continuously improve customer satisfaction and the management, in cooperation with the department, will take care of the processing and solution of your issues without unnecessary delay.

Complaints about the insurance agency, its employees or services can be sent to: contact@dhig.net
If, contrary to expectations, we are unable to settle the complaint internally to your satisfaction, you also have the option of contacting the external complaints **office** via insurance intermediaries in the

Beschwerdestelle über Versicherungsvermittler im BMAW,
Bundesministerium für Arbeit und Wirtschaft, Abteilung VI/A/1 (Gewerberecht)
Stubenring 1, 1010 Wien
MMag. Stefan Trojer
01-71100/805782
stefan.trojer@bmaw.gv.at

Abteilung Gewerberecht: gewerbe@bmaw.gv.at

2.4 Interest

The company does not hold any direct or indirect interest (more than 10%) in the voting rights or in the capital of an insurance company. No insurance company or its parent company holds a direct or indirect interest (more than 10%) in voting rights or in the capital of the company.

3. Regulations under commercial law

Industrial code, Insurance Regulation Act (www.ris.bka.gv.at)

4. Right of withdrawal

For insurance contracts concluded through distance selling (via the website) with a term of one month or more, consumers have the right to withdraw without providing reasons within 14 days in writing to the contact address provided in the imprint. The dispatch date of the withdrawal is relevant for compliance with the withdrawal time limit. The withdrawal period shall start on the date on which the contract is concluded. If the customer only receives the contractual terms and conditions after conclusion of the contract, the withdrawal period shall begin on the date on which the contractual conditions are received. If the customer does not make use of the withdrawal right, the contract shall be deemed concluded for the relevant term.

Within the withdrawal period, dhig agency GmbH shall only be permitted to fulfil the contract with the customer's explicit consent. If the customer withdraws from the contract, mutually provided services (e.g. monetary amounts) shall be returned. A time limit of 30 days shall apply: For the customer, from the date on which he/she sent the withdrawal declaration; for dhig agency GmbH, from the date on which it received the withdrawal declaration. The withdrawal right shall be excluded from the time the customer has used benefits from the contract. This applies also for flight cancellation, once the customer has already used benefits from the contract.

The withdrawal can be addressed to contact@dhig.net

5. Applicable law and legal jurisdiction

Austrian law shall apply to all legal transactions between the parties.

For consumers, this choice of law shall only apply provided that this does not remove the protection granted by statutory legal provisions of the state in which the consumer has his/her usual abode.

If the customer is an entrepreneur, a legal entity under public law or a special fund under public law, the registered office of dhig shall be the sole legal jurisdiction for all disputes arising from insurance contracts concluded through the dhig website. This shall also apply if the customer has no general legal jurisdiction in Austria or the EU or if his/her place of residence or usual abode are not known at the time of legal action being filed.

6. Information on contract language

The contract language is English.

7. Dispute arbitration board

dhig acknowledges the out-of-court dispute arbitration board of the Internet Ombudsman: www.ombudsmann.at

8. Calculation of Premiums

We offer travel insurance with 24/7 assistance services to all our clients. Depending on the type of insurance, the premium is calculated based on these criteria:

- Single Trip: Up to 30/60/90 days
- Annual Multi-trip: Up to 45 days per trip / Not more than 180 days for the whole year
- Age limits:
 - For single trip policies – The insurance is available for persons up to 85 years.
 - For multi trip policies – This insurance is available for persons up to 75 years.
- Destination: Worldwide or Worldwide excl. USA & Canada