

Regulations for use of the Website

www.saltus.pl

§1 GENERAL PROVISIONS

1. Pursuant to requirements under Article 8 of the Act of 18 July 2002 on the Provision of Services by Electronic Means:
 - 1) SALTUS Towarzystwo Ubezpieczeń Wzajemnych with seat in Sopot, ul. Władysława IV 22, 81-743 Sopot, e-mail: info@saltus.pl,
 - 2) SALTUS Towarzystwo Ubezpieczeń na Życie Spółka Akcyjna with seat in Sopot, ul. Władysława IV 22, 81-743 Sopot, e-mail: info@saltus.pl(further referred to as the “Companies” or each individually a “Company”) hereby establish these Regulations of the Website www.saltus.pl, further referred to as the “Regulations”.
2. The Regulations set forth the rules of operation of the www.saltus.pl website (hereinafter referred to as the “Website”), the conditions for providing the Services referred to in § 4, the technical requirements necessary for interaction with the information and communication system used by the Companies, the conditions for entering into and termination of contracts for the provision of services by electronic means, as well as the complaint procedure.
3. Users of the Website are adults with full legal capacity.
4. The User is obliged to read the Regulations and comply with their provisions. The Regulations of the Website are available on the website www.saltus.pl free of charge and can be downloaded, reproduced, saved and printed.
5. The Regulations do not apply to services that are not listed in §4.1.1) - 6) below, in particular the services Schedule a Medical Consultation, Buy Insurance Online, Customer Account, zdrowiewpracy.pl, for which terms and conditions are specified in separate regulations.

§2 CONDITIONS FOR USE OF THE WEBSITE

1. The User's commencement of use of the Website shall mean acceptance of the provisions.
2. Subject to §4 (1) (2) below, the agreement is concluded for the duration of the Service and terminates upon termination of the User's use of such Services.
3. The Companies may terminate the agreement for the provision of services by electronic means due to the User's failure to comply with the provisions of the Regulations or mandatory provisions of law, of which the User will be informed via the Website or by the Consultant.
4. The User may not use the Website to send unlawful, offensive or misleading information, information containing viruses, or information aimed at disrupting the operation of the IT system.
5. The User is also prohibited from posting content on the Website that violates the rights of third parties, generally accepted social norms or that is inconsistent with generally applicable laws.

6. The Service uses cookies to store information or access information stored on the User's telecommunications device, in particular on the User's computer which the User uses to access the Service. Detailed information on cookie files used at the Website and how to manage them can be found in the "Cookie Policy" available on the Website.

§3 TECHNICAL CONDITIONS FOR PROVISION OF SERVICES VIA THE WEBSITE

Use of the Website requires:

- 1) a computer or another telecommunications terminal device,
- 2) access to the Internet,
- 3) access to an updated Internet browser,
- 4) an e-mail address to receive messages, which is necessary to profit from the Newsletter service, described in §4 (1) (2).

§4 TYPES OF SERVICES PROVIDED VIA THE WEBSITE (FURTHER: "SERVICES")

1. The following Services are provided via the Website:

- 1) Information Service - involves providing the User with access to text, graphic and multimedia materials on insurance topics, which are made available through the Website in such a way that the User can access them at the time of their choice,
- 2) Newsletter service - involves sending information about products, news on the Saltus Ubezpieczenia brand to Users, Brokers and Multiagents who have previously registered on the Site; registration in the Newsletter service is intended for Multiagents and Brokers,
- 3) Contact service - involves enabling the Website User to inquire about the purchase of an insurance product, the offer of insurance products offered by the Companies, to handle concluded insurance contracts, to establish cooperation – via the contact form available on the Website,
- 4) Download service - involves enabling the User to download files and documents made available at the Website,
- 5) Claim/damage notification or complaint/appeal service - involves enabling the User to report an insurance claim/damage to the e-mail address szkody@saltus.pl or to lodge a complaint/appeal by filling out an "online complaint form",
- 6) Login service (Partner's zone) - involves entering identification data that allow verification of the User and enable them to access the account created on the Website. The service is designated for IPAAAs (Individuals Performing Agency Activities), medical facilities, patients, Brokers and Multiagents.

2. Use of the Services through the Website implies that the User and the Companies have entered into a contract for the provision of services by electronic means, with rights and obligations of the parties set forth in the Regulations. The conclusion of an agreement for the provision of services by electronic means with respect to the Newsletter Service, Contact Service, Claim/Damage Notification or Complaint/Appeal Service and Login Service (§4 item 1 points 2),

3), 5) and 6) takes place upon acceptance of the Regulations by the User in the appropriate place on the form.

3. The agreement to provide the Information Service (§4.1.1) and the Download Service (§4.1.4) via the Website is concluded when the User selects the appropriate URL or uses redirection from other third party sites and starts using the respective service, and is terminated when the User exits the Website.
4. The User may terminate the agreement for the provision of services by electronic means at any time by leaving the Website in the event of failure to register an individual user account (applies to the Information Service specified in paragraph 1(1) above and the Download Service specified in paragraph 1(4) above, by unsubscribing from receiving the newsletter (applies to the Newsletter Service specified in paragraph 1(2)above), and by sending a request for deletion of an individual user account (applies to the Login Service specified in paragraph 1(6) above).

§5 INTELLECTUAL PROPERTY RIGHTS

1. The texts, photos, graphics, sound, animations and videos on the Website, and the Website itself, are protected by copyright and other intellectual property rights.
2. The User's use of the Website (including its content) does not imply the acquisition of any rights on intangible property, including copyrights to works. The User may read and use the content only for their own personal use, pursuant to the provisions of the Act of 4 February 1994 on Copyright and Related Rights. It is forbidden to copy, modify or electronically transmit the data of the Website (in whole or in part) for commercial purposes and without the prior written consent of the Companies, except as specified in the above law.

§6 COMPLAINT PROCEDURE

1. The User has the right to lodge a complaint regarding the Services provided electronically by the Company.
2. Lodging a complaint as soon as the User becomes aware of the issue will facilitate and expedite the Company's fair consideration of the complaint, unless the circumstance does not affect the complaint procedure.
3. The User may lodge the complaint in the following manner:
 - 1) in writing - in person at the Company's headquarters, or at any organizational unit of the Company providing customer service,
 - 2) in person to the record form during a visit to the Company's headquarters or at any organizational unit of the Company providing customer service,
 - 3) by telephone, by calling the following number: (+48) 58 770 36 90,
 - 4) in electronic form - with the use of electronic communication means, via an online form made available at the Company's website.
4. The User may file a complaint through a postal operator, courier or messenger.
5. A complaint on behalf of the User may be submitted by the User's authorized representative.

6. The complaint should specify:
 - 1) first name, surname, address and contact telephone number of the User submitting the complaint,
 - 2) subject of the complaint,
 - 3) justification for the complaint with evidence, if any.
7. Complaints tied to the operation of the Website may be filed to the e-mail info@saltus.pl.
8. At the request of the User filing the complaint, the Company will confirm in writing to the address indicated in the complaint the fact of filing a complaint.
9. At the request of the User filing the complaint, the Company may confirm the receipt of the complaint in electronic form.
10. The complaint is examined by the Company without undue delay, and a response should be provided no later than 30 days from the date of its receipt. After examining the complaint, the Company's position will be sent in writing to the address specified in the complaint.
11. In particularly complicated cases that make it impossible to examine the complaint and provide an answer within the time limit indicated in paragraph 10, the Company will inform the complainant in writing of the reason for the delay, of the circumstances that need to be established in order to examine the complaint and the of expected time limit for providing an answer. The total time for examining the complaint and providing a written response shall not exceed 60 days from the date of its receipt.
12. An individual user who resides in a Member State of the European Union, in connection with an insurance contract concluded over the Internet, the right to use out-of-court dispute resolution method, through the European online dispute resolution platform - the ODR platform, which is available on the website: <http://ec.europa.eu/consumers/odr/>. A complaint of an individual customer at the ODR platform may be examined only by one of the authorized entities (an ADR entity), and only if the Company and the individual User agree beforehand to the examination of the case by that ADR entity, pursuant to that entity's rules. List of the authorized entities can be found at the website of the ODR platform, indicated above.

§7 FINAL PROVISIONS

1. The Regulations come into force on 1st May 2024.
2. Matters not regulated in the Regulations shall be governed by the generally applicable provisions of law.