

Redion Precontractual information

Version: 10/2026

Insurer

Redion S.A., Succursale belge, VAT BE 0738.431.009, Brussels Register of Legal Entities (RPM), Cantersteen 47, 1000 Brussels, Belgium, Belgian branch of REDION S.A., an insurance company governed by French law, with its registered office at 89 Rue Taitbout, 75009 Paris, France (451 366 405 RCS Paris), authorised under code 0888 for classes 1, 9, 13, 16 and 18, and supervised by the National Bank of Belgium, Boulevard de Berlaimont 14, 1000 Brussels.

Telephone: +32 (2) 533 75 75 – Contact form: <https://www.redion.be/en/contact> - Website: www.redion.be

Recognized for the branches 1,9,13,16 and 18

- **Accident, branch 1**
- **Damage to property, branch 9**
- **General R.C., branch 13**
- **Various pecuniary losses, branch 16**
- **Assistance, branch 18**

Taxes

When taking out a contract, the taxes legally amount to 9.60% for the assistance to persons and 17.10% for the assistance to vehicles. In accordance with current regulations, you will be informed of the costs and expenses born by you and included in the premium.

Method of payment and execution

Payment of the premium for the policy that you have chosen can be done by bank transfer or by credit card, upon request by Redion or your insurance broker.

Right of withdrawal

The right of withdrawal is only valid for insurance policies taken out between Redion and consumers.

The right of withdrawal is not applicable for travel, cancellation and luggage insurance policies or similar short term insurance policies with a validity of less than one month.

For other insurance policies taken out between Redion and a consumer, the following is applicable:

Both the policy holder and the insurance company can cancel the agreement by registered mail within 14 calendar days, without penalty and without stating any motive. This term starts on the day the agreement is concluded or on the day that the policy holder has received the terms and conditions of the contract as well as the precontractual information on a durable data carrier, should that be at a later date. Cancellation by the policy holder enters into effect immediately at the moment of notification. Cancellation by the insurance company enters into effect eight days after the notification. If the

agreement is cancelled by the policy holder or by the insurance company, while at the request of the policy holder the execution of the agreement had already commenced before the cancellation, the policy holder is bound to the payment of a premium corresponding to the period in which coverage was granted as a compensation for services already provided. With the exception of the compensation for services already provided, the insurance company will reimburse all the amounts received from the policy holder with regards to this agreement.

The company has a period of 30 calendar days to do so, starting:

- when the consumer cancels, on the day the insurance company receives the notification of cancellation;
- when the insurance company cancels, on the day it sends the notification of cancellation.

Practical instructions to exercise the right of withdrawal

The right of withdrawal may, where applicable, be exercised by sending a letter to Redion, Cantersteen 47, 1000 Brussels, or via the [contact form](#) on our website. If you submit your request through the contact form, we will promptly send you an acknowledgement of receipt by email, confirming the content of your request as well as the date and time on which it was submitted.

Right to be Forgotten for Cancellation Insurance

Since 1 June 2026, a "right to be forgotten" applies to travel cancellation insurance. This means that when you take out a travel cancellation insurance policy, the insurer may not rely on a stable medical condition as grounds for refusing coverage.

A "stable medical condition" is understood to mean a condition for which, during the month preceding the booking of the trip, no new medical treatment or medication was required and for which, according to the treating physician, there is no medical contraindication to undertaking the trip.

A person affected by a stable medical condition is not required to disclose that condition to the insurer. If the insurer is aware of your stable medical condition, it is prohibited from taking that condition into account when assessing your current state of health.

You may contact the Monitoring Office for Tariffing (Opvolgingsbureau voor de Tarifiering / Bureau du Suivi) for advice in the event of a legal dispute concerning the right to be forgotten (www.opvolgingsbureau-bureaudusuivi.be). In such a dispute, the Monitoring Office will assess whether the right-to-be-forgotten scheme applies to your situation and will provide an opinion on the matter.

Duration of the agreement

Pursuant to Article 85 § 1 of the Law of April 4, 2014 on Insurances, the duration of the insurance contract cannot exceed one year. Depending on the product you have chosen, your insurance policy will therefore have a duration of less than a year, or will be concluded for one year with an automatic tacit renewal, unless the policy is cancelled by us or by you by the yearly expiration date.

Applicable law

The Belgian legislation is applicable to precontractual relations between the insurance company and the consumer.

Competent courts

The Belgian courts are competent in case of disputes that may arise with regards to the insurance agreement, unless determined otherwise in the 24 articles 4, 5, 8 up to and including 14 of the European regulation nr. 44/2001 of the Council of 22 December 2000 on the jurisdiction and the recognition and enforcement of judgements in civil and commercial matters.

Communication

The information and communications exchanged between Redion and you will be in the language of your choice or in the language you use to communicate. You have the choice between French and Dutch.

Insurance Distribution

With regard to these insurance contracts, Redion carries out insurance distribution activities consisting of advising on, proposing or offering insurance contracts, carrying out preparatory work for the conclusion of the above-mentioned insurance contracts, and assisting in the performance and administration of the contract.

The remuneration for carrying out these insurance distribution activities is included in the insurance premium.

The remuneration structure of employees involved in the distribution of insurance products has been designed in such a way that it does not conflict with their duty to act in the best interests of the customer and does not create any incentive to promote one product over another in a manner contrary to the customer's interests.

Complaint management

Every complaint regarding the insurance contract can be addressed to the internal complaints service at Redion.

Address: Redion, for the attention of the Complaints Officer, Cantersteen 47, 1000 Brussels, Belgium

Contact form: <https://www.redion.be/nl/formulier/uw-klacht>

Telephone: +32 (2) 541 90 48, from Monday to Thursday, from 10:00 a.m. to 12:00 noon and from 2:00 p.m. to 4:00 p.m.

Should you disagree with the outcome of how your complaint was handled, you can lodge a complaint with the Insurance Ombudsman:

Address: Square de Meêus 35, 1000 Brussels
Telephone +32 (2) 547 58 71
info@ombudsman.as
www.ombudsman.as

Complaints must be submitted in writing.

Submitting a complaint does not affect the possibility for the policy holder to start any legal proceedings.

Policy on conflicts of interest

In order to protect the interests of its customers, Redion has designed a policy to prevent potential conflicts of interest that may arise during the provision of insurance mediation services from harming its clients.

The main potential conflicts of interest that may arise have been identified and taken into account in the development of the conflict of interest policy. A list of these conflicts of interest is managed by the Compliance Officer and is regularly updated.

Three different relationships have been identified where a customer may suffer negative consequences due to a conflict of interest.

- Customer – Redion (including individual employees and related agents)
- Customer - Intermediary (who sells a Redion product)
- Customer - Third party (including service providers and other customers)

The following types of conflicts of interest have been identified:

- Financial interest
- Personal links/interests/goals
- Resulting from a group structure

Conflicts of interest are managed by different measures and controls so that there is no negative impact on the customer. These measures can be classified into 4 categories:

- Policy papers and codes
- Procedures
- Training and quality checks
- Transparency

If a conflict of interest cannot be avoided and could have negative consequences for the customer, transparency is the rule and the conflicts of interest will be disclosed. If you want more information on our conflict of interest policy, you can request a copy.

Address: Redion f.a.o. Compliance Officer,
Cantersteen 47, 1000 Brussels
E-mail address: compliance.be@redion.com

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