Notice of the right of withdrawal

WB 01-2025

German law applies, and the German wording alone is binding. The binding text is the German original, available at www.nammert.com/bedingungen.php. This translation is a courtesy so that you can read what you are buying. It is not a contract document. Where the English and the German text differ, the German text decides. The numbering follows the German original clause by clause.

This is a statutory notice. Its German wording is the one that governs your right of withdrawal. Please read the German original before you rely on any deadline stated here.

Section 1: right of withdrawal, consequences of withdrawal, special notes

Right of withdrawal

You may withdraw your contractual declaration within a period of 14 days without giving reasons, in text form (for example by email). The withdrawal period begins once you have received, each in text form, the policy schedule, the contractual provisions including the general insurance conditions applicable to the contractual relationship, those in turn including the tariff provisions, this notice, the insurance product information document, and the further information listed in section 2.

Sending the withdrawal in good time is sufficient to meet the deadline. The withdrawal must be addressed to:

Württembergische Versicherung AG
W&W-Platz 1
70806 Kornwestheim
Email: info@nammert.com

Consequences of withdrawal

In the event of an effective withdrawal, cover ends and we refund to you the part of the premiums attributable to the period after receipt of the withdrawal, provided you agreed that cover should begin before the end of the withdrawal period.

In that case we may retain the part of the premium attributable to the period up to receipt of the withdrawal. That is the amount shown in the policy schedule, calculated pro rata according to the days on which the risk was carried. The insurer (we) must refund any amounts to be repaid without delay, at the latest 30 days after receipt of the withdrawal.

If cover does not begin before the end of the withdrawal period, the effect of an effective withdrawal is that benefits received must be returned and any benefits derived from them (for example interest) must be surrendered.

Special notes

Your right of withdrawal lapses where, at your express wish, the contract has been performed in full by both you and us before you exercised your right of withdrawal.

Section 2: list of the further information required for the period to start

With regard to the further information referred to in section 1, sentence 2, the information duties are set out individually below.

Information duties in all classes of insurance

The insurer (we) must provide you with the following information:

- the identity of the insurer and of any branch through which the contract is to be concluded; the commercial register in which the legal entity is registered and the associated registration number must also be stated;
- the address for service of the insurer and any other address relevant to the business relationship between the insurer and you; in the case of legal persons, associations or groups of persons, also the name of an authorised representative; where the notification is made by supplying the contractual provisions including the general insurance conditions, the information must be given in a highlighted and clearly presented form;
- the main business activity of the insurer;
- the essential features of the insurance benefit, in particular details of the nature, extent and due date of the insurer's performance;
- the total price of the insurance including all taxes and other price components, with the premiums to be shown individually where the insurance relationship is to comprise several independent insurance contracts, or, where an exact price cannot be stated, details of the basis of its calculation enabling you to verify the price;
- details of payment and performance, in particular of the premium payment method;
- information on how the contract is concluded, in particular on the inception of the insurance and of cover, and on the period for which the applicant is to be bound by the application;
- the existence or non existence of a right of withdrawal, together with the conditions, the details of exercising it, in particular the name and address of the person to whom the withdrawal must be declared, and the legal consequences of withdrawal including information on any amount you may have to pay in the event of withdrawal; where the notification is made by supplying the contractual provisions including the general insurance conditions, the information must be given in a highlighted and clearly presented form;
- information on the term of the contract, and on the minimum term of the contract;
- information on termination of the contract, in particular on the contractual cancellation conditions including any contractual penalties; where the notification is made by supplying the contractual provisions including the general insurance conditions, the information must be given in a highlighted and clearly presented form;
- the member states of the European Union whose law the insurer takes as the basis for establishing relations with you before the insurance contract is concluded;
- the law applicable to the contract, a contractual clause on the law applicable to the contract, or on the court having jurisdiction.