

Revocation policy

Right of withdrawal

You can revoke your contractual declaration in text form (e.g. letter, fax, e-mail) within two weeks without stating reasons. The period begins after you have received the insurance policy (insurance confirmation), the contractual provisions including the General Terms and Conditions of Insurance (GTCl), the further information pursuant to Section 7 (1) and (2) of the Insurance Contract Act (VVG) in conjunction with Sections 1 to 4 of the VVG Information Duties Ordinance (VVG-Informationspflichtenverordnung) and this instruction in text form in each case, but not before we have fulfilled our obligations pursuant to Section 312i (1) sentence 1 of the German Civil Code (Bürgerliches Gesetzbuch) in conjunction with Article 246c of the Introductory Act to the German Civil Code (Einführungsgesetz zum Bürgerlichen Gesetzbuch). The timely dispatch of the revocation is sufficient to comply with the revocation period.

The revocation shall be addressed to

HARMONIA
Manfred Kronstaller,
Fasanenweg 10, 83229 Aschau
Fax: +49 8052 9568609
E-mail: mail@harmonia.eu

Consequences of revocation

In the event of an effective revocation, the insurance cover will end and we will refund the part of the premiums attributable to the period after receipt of the revocation if you have agreed that the insurance cover begins before the end of the revocation period.

In this case, we may retain the part of the premium attributable to the period up to the receipt of the revocation; this is the amount that would have been due according to the HARMONIA short-term tariff for the actual period of cover.

This can be called up online at any time in the premium calculator on the homepage.

The reimbursement of repayable amounts shall be made immediately, at the latest 30 days after receipt of the revocation. If the insurance cover does not commence before the end of the cancellation period, the effective cancellation shall result in the return of benefits received and the surrender of benefits derived (e.g. interest).

Special notes

According to § 8 (3) VVG, the right of cancellation does not apply to insurance contracts with a term of less than one month.

Your right of cancellation will expire if, at your express request, the contract has been performed in full by both you and us before you have exercised your right of cancellation.

End of the revocation policy