

## **Information on the Waiver of Advice**

You are about to conclude this insurance independently and directly online. To make this process as simple and fast as possible for you, please make an important declaration. We are legally obligated to inform you about the meaning and possible consequences of this declaration.

### **1. What does "independent conclusion" mean?**

An independent conclusion means that you are making your selection without a personal needs analysis by us, BBVA Mediación Operador de Banca-Seguros Vinculado S.A ("**OBS**"), as the insurance agent, or by Chubb European Group SE ("**Chubb**") as the insurer. A corresponding consultation will not take place.

### **2. Your Declaration: The Waiver of Advice and Documentation**

By confirming the checkbox below, you expressly declare that you waive the legally stipulated advice and the associated written documentation by us, OBS, as the insurance agent, and by Chubb as the insurer. You are therefore selecting the insurance coverage entirely on your own responsibility.

### **3. The Most Important Consequence for You: Possible Disadvantages Regarding Claims for Damages**

Please note that by waiving advice, the responsibility for selecting suitable insurance coverage passes to you. Waiving the advice and its documentation could have a detrimental effect on the assertion of possible claims for damages against us, OBS, as the insurance agent, pursuant to Section 63 of the German Insurance Contract Act (*Versicherungsvertragsgesetz*, "**VVG**") or against Chubb as the insurer pursuant to Section 6 para. 5 VVG

### **4. Your Confirmation**

By clicking the checkbox, you confirm that you have read and understood the above information and are aware of the consequences of your waiver.