

## Consultation protocol for your request

Study Secure Premium Application from the 17.05.2025

Dear Fazil Rzayev

The EU distribution directive requires to document the minutes of a consultation meeting. Please read through the minutes and print them for your records or save them on a secure data carrier. The minutes were prepared during the consultation meeting. The consultation took place automatically on your initiative by means of an online consultation. These consultation minutes were created electronically and are valid without signature.

### Identity of the companies involved:

The brokerage and service management are carried out by:

Expatrio Global Services GmbH, Linienstraße 156-157, 10115 Berlin

Germany Phone: +49 (0) 30 25557415, E-Mail: [service@expatrio.com](mailto:service@expatrio.com)

Managing Directors: Michael Schmidt | Tobias Fischer

The health insurance contract is carried out by:

ottonova Krankenversicherung AG

Ottostraße 4, 80333 München

Germany Phone: +49 8926 2098 000, Email: [helpdesk@ottonova.de](mailto:helpdesk@ottonova.de)

Executive Board: Dr. Bernhard Brühl, Christopher Koker, Martin Betzwieser

Expatrio Global Services GmbH acts as an insurance agent for one or multiple clients in accordance with § 34d par. 1 Industrial Code. The competent authority is IHK Berlin, Breite Straße 29, 10178 Berlin, Germany. Expatrio Global Services GmbH is registered in the register of insurance intermediaries under the number D- IOJC-EBSW8-35.

Otonova Krankenversicherung AG is a fully licensed German health insurance, regulated under § 257 of the German Social Code (Book V) and fulfilling all regulatory requirements. You can verify this information at any time with the registration body: DIHK | Deutsche Industrie- und Handelskammer, Breite Straße 29, D-10178 Berlin, T 0180-600-585-0, [www.vermittlerregister.info](http://www.vermittlerregister.info)

As part of its role as an insurance intermediary, Expatrio Global Services GmbH provides consulting in accordance with the legal requirements and receives a commission by the product provider for successful mediation of an insurance contract. As a result, this commission shall not be paid by you but is already part of the insurance premium. Expatrio Global Services GmbH does not receive any additional compensation in connection with the mediation. No insurance company or parent company of an insurance company has a direct or indirect interest of more than 10 % in voting rights or capital of Expatrio Global Services GmbH.

## Your Details

### Data of the policy holder

Name: Fazil Rzayev

E-mail: fazilsadiqov972@gmail.com

### Data of the insured person

Title: Mr

First name: Fazil

Last name: Rzayev

Date of birth: 10.06.1992

Native country: AZ

Nationality: Azerbaijani

Phone: +994 515905033

E-mail: fazilsadiqov972@gmail.com

Passport number: C03824581

### Reason of consultation

By independently obtaining information on the following insurance policies at [www.expatrio.com](http://www.expatrio.com) you have expressed specific insurance needs:

- Comprehensive private health insurance
- Waiting Period
- Long-term care insurance

### Customer requirements and personal comparison criteria of the policyholder/ insured person

You have provided us with the following information:

Reason: University student (Master)

University: Hochschule Anhalt

Subject: Architectural & Cultural Heritage

Date of entry: 20.09.2025

Waiting period: ---

**Health issues:**

Answer to question 1: No

Answer to question 2: No

Answer to question 3: No

Note: Your other details are stored in our system and are not mentioned in these minutes for reasons of data security. We reserve the right to check your details individually.

**Your Choice**

The aim of our consultation service is to advise and insure people who are temporarily staying abroad on all issues related to their insurance coverage. We attach great importance to comprehensive insurance coverage that is sufficient in all respects and favorable for the policyholder.

**The policyholder has opted for the following insurance coverage:****From the beginning of the study/activities****Tariff: Premium****Comprehensive health insurance**

(Comprehensive health insurance of ottonova Krankenversicherung AG)

Services: Please refer to the consumer information, the product information sheet and the insurance confirmation

Payment contribution: 113.05 €

Contract type: Comprehensive health insurance, up to 5 years term, can be canceled monthly Minimum contract term: 2 years

Scope: Germany and Europe

**Tariff: Long-term care insurance**

(Long-term care insurance of ottonova Krankenversicherung AG)

Services: Please refer to the consumer information, the product information sheet, and the insurance confirmation

Payment contribution: 25.97 €

Contract type: Long-term care insurance, long-term care insurance. (§ 110 SGB XI), up to 5 years, can be canceled monthly.

Minimum contract term: 2 years

Scope: Germany and Europe

## Important notes

The wording of the insurance certificate is binding. Please check the exact content of the insurance certificate and report any discrepancies.

### Conclusion of the contract

The insurance contract is concluded when the insurance certificate is sent or offered, or the written acceptance of the application is declared by the insurer. If you fail to pay the first premium on time but at a later point in time, the insurance coverage starts possibly from this later point in time. This shall not apply if you prove that you were not responsible for non-payment.

### Preliminary insurance coverage

Generally, insurance coverage is only provided after the insurer has accepted the application. Preliminary insurance coverage is only provided if it was agreed upon at the time of application and confirmed in writing by the insurer.

### Arbitration bodies - extrajudicial arbitration

For possible disputes between customers and insurance companies or insurance intermediaries, there is the possibility of extrajudicial arbitration through the insurance industry ombudsmen. If necessary, you can contact them at the following addresses:

Versicherungsombudsmann e. V.  
Postfach 080632  
10006 Berlin  
T 0800 3 696 000  
E-Mail: [beschwerde@versicherungsombudsmann.de](mailto:beschwerde@versicherungsombudsmann.de)  
Internet: [www.versicherungsombudsmann.de](http://www.versicherungsombudsmann.de)

Ombudsmann Private Kranken-  
und Pflegeversicherung  
Postfach 060222  
10052 Berlin  
T 0800 2 55 04 44  
E-Mail: [ombudsmann@pkv.de](mailto:ombudsmann@pkv.de)  
Internet: [www.pkv-ombudsmann.de](http://www.pkv-ombudsmann.de)

The European commission  
offers a platform for online  
dispute settlement.  
Internet: [webgate.ec.europa.eu](http://webgate.ec.europa.eu)