

## **ON-LINE INSURANCE**

**SAMIM UNAN**

### **QUESTIONNAIRE**

**1) Concerning the existence of a national legislation or regulation that is specifically dealing with internet insurance**

Please state whether in your legislation you have rules that are specifically dealing with operations and contracts on the Internet, and whether they are applicable to all contracts (including insurance contracts) or to all financial services contracts, or solely to insurance contracts

**2) Concerning the conclusion of insurance contracts on Internet**

Please describe briefly

- how the successive steps are characterized (offer, acceptance)
- the moment where the consent is established
- the rules concerning the right to withdraw of the policyholder

**3) Concerning special information or warnings to be given to the prospective policyholder when concluding on line operation**

Think of communication failures: errors in declaration, transmission and software errors (press the wrong button, click on the wrong box; the electronic message is lost in the Internet or the software is not fit to send/receive the intended message, etc.)

**4) Concerning the special protection of the insured against fraud or concerning the payment of premium**

Are there in your legal system specific rules as regards this protection?

**5) Concerning the special role of insurance intermediaries**

Are there in your legal system specific rules for intermediaries when acting in Internet operation?  
Examples: registration requirement, information duties, responsibilities with regard to website, protection of personal data, etc.