

# SPECIAL CONDITIONS FOR PROFESSIONAL INDEMNITY INSURANCE FOR PREMIUM MEMBER OF FREELANCERMAP

## EXALI AG FRAMEWORK AGREEMENT

In addition to the agreed conditions of insurance, the following special conditions also apply to exali AG (last updated: 05/2021):

### 1. General

#### 1. exali online conditions

The conditions of this insurance contract apply only for as long as this insurance contract is managed by exali AG and the policyholder is a premium member of freelancermap. These special conditions do not apply if:

- a) the freelancermap membership has been terminated. In this case, the contract will be switched to the generally applicable online rate from exali on the next main due date.
- b) the supervising agent of the contract changes. In this case, the contract will be switched to the generally valid rate of the insurer Markel.

#### 2. exali online application – simplified application

If the contract is concluded using the exali online application, then answering the questions in the online form in full is considered sufficient.

#### 3. exali annual report – simplified contractual obligations

Responding to the online annual report in the exali customer area in good time is considered sufficient for annual notification of changes.

#### 4. Start-ups and founders of new businesses

For start-ups and founders of new businesses, the premium presented includes a discount of 15 %. This discount expires automatically after the 2nd year of insurance.

Definition of start-ups and founders of new businesses:

- Companies that were founded no more than 12 months ago.
- Self-employed person and freelancers who began operations no more than 12 months ago.