

## Special Conditions – Winter offer 2022-2023

Please note that the offer is solely valid under following conditions:

- This promotion applies to all new individual applications to Essential, Special or Exclusive until 28/02/23, with a contract start date between 01/01/23 and 28/02/23.
- Applications received before 15/12/22 will not be eligible for the offer, even if the contract start date is between 01/01/23 and 28/02/23.
- Time zone for the calculation of the promotion is Luxemburg.
- This promotion does not apply to group insurance products.
- This promotion does not apply to special pricing offered through brokers.
- If the customer is also entitled to other prevailing promotional offer(s) in respect of the same policy(ies), Foyer Santé – Global Health reserves the right to provide only one of such offers to the customer, at Foyer Santé – Global Health's sole discretion.
- The discount only applies to the basic pricing. Medical information that will lead to risk loadings or an increase of premium linked to the age are not covered by this promotion.
- The offer may be revoked at any time without notice.
- The offer is void in countries where it is prohibited by law.
- Your use of the voucher and/or the promotional credit constitutes your acceptance of the applicable offer terms and conditions.
- Foyer Santé – Global Health reserves the right to deny honoring an offer on the grounds of suspicion or abuse of offers without providing any explanation thereof.
- Foyer Santé – Global Health reserves the right to change, modify or terminate this promotion terms at any time in our sole discretion.
- Discounts cannot be transferred or exchanged for cash or any other benefit.
- Foyer Santé – Global Health will not be liable for any loss, claim, cost, expense, liability or injury suffered by any person in any way associated with this promotion, except where such loss cannot be excluded by law.
- All promotions are bound by the laws of Luxemburg and any disputes will be subject to the exclusive jurisdiction of the courts of Luxemburg.