



ABC NEPREMIČNINE agencija za posredovanje nepremičnin, d.o.o., Tivolska cesta 48, 1000 Ljubljana, e-mail: abc@abc.si, registration No. 5967538000 (hereinafter: **the Real Estate Agency**), represented by Director Andrej Kuplenk, sets out the following General Terms and Conditions:

General Terms and Conditions for Providing Real Estate Brokerage Services

1. General provisions

- 1.1. These General Terms and Conditions govern the legal relationship between the Real Estate Agency and the Requester of real estate brokerage.
- 1.2. These General Terms and Conditions form an integral part of any brokerage agreement concluded between the Real Estate Agency and the Requester.
- 1.3. If any provision of the Brokerage Agreement is contrary to the provisions of these General Terms and Conditions, the provisions of the Brokerage Agreement shall apply.

2. Definitions of terms

The terms used in these General Terms and Conditions shall have the following meaning:

- 2.1. **The Real estate agent** is a natural person with a licence for providing brokering activities issued by the competent ministry, who performs brokerage transactions for the Real Estate Agency in accordance with an employment contract or on another legal basis, and is entered in the directory of real estate agents at the competent ministry.
- 2.2. **The Requester** is a natural or legal person who concludes Brokerage Agreements with the Real Estate Agency for the provision of real estate brokerage services.
- 2.3. **The third party** is a person which the Real Estate Agency brings into contact with the Requester in order to negotiate on the conclusion of agreement, the subject of which is the real estate.
- 2.4. **The Requester's family members** are the Requester's spouse or the person with whom the Requester lives in cohabitation in accordance with the regulations on marriage and family relations, their children or adoptive children, parents and adopted parents, and persons who the Requester is legally obliged to support.
- 2.5. **The Brokerage Agreement** is a written contract concluded between the Real Estate Agency and the Requester, with which the Real Estate Agency undertakes to endeavour to find and bring into contact the Requester and the third party, who is to negotiate on the conclusion of the Real Estate Agreement, being the subject of the brokerage, whereby the Requester agrees to pay compensation for the brokerage services to the Real Estate Agency if the Real Estate Agreement is concluded.
- 2.6. **The Real Estate Agreement** is a contract on sales, lease, or other disposal of real estate, the brokerage of which is the subject of the concluded Brokerage Agreement.
- 2.7. **Real estate** is an immovable property, whereby the brokerage in the sale, lease, or other disposal of real estate is the subject of the Brokerage Agreement.
- 2.8. **The commission** is the compensation to which the Real Estate Agency is entitled for provided brokerage services.

3. Brokerage services

- 3.1. The Real Estate Agency provides brokerage services in the conclusion of the following Real Estate Agreements:
 - 3.1.1 Real estate sale or purchase agreements,
 - 3.1.2 Lease agreements, and
 - 3.1.3 Other agreements with the disposal of real estate as the subject matter.

The basic obligation of the Real Estate Agency in providing brokerage services is its commitment to endeavour to find and bring into contact the Requester and the third party, who is to

negotiate on the conclusion of the Real Estate Agreement, being the subject of the brokerage.

- 3.2. The brokerage services referred to in point 3.1 include, in particular, the following transactions, which the Real Estate Agency is to provide for the Requester, if and to the extent necessary in the light of the type of the Real Estate Agreement, being the subject of the brokerage, the characteristics of the real estate and other circumstances:
 - 3.2.1. Acceptance of order for brokerage;
 - 3.2.2. Identification of the Requester based on personal documents and public records;
 - 3.2.3. Obtaining contact information about the Requester for the purpose of bringing them into contact with a third party (personal name/company name, address/headquarters, telephone, fax, e-mail, etc.);
 - 3.2.4. Obtaining personal or identification data of the Requester or a third party for the preparation of a draft agreement, with the real estate as the subject matter thereof, (personal name/company name, address/headquarters, PIN/registration number, tax number, personal account or transaction account number);
 - 3.2.5. Drawing up of a real estate brokerage agreement by determining the scope of brokerage services, the proposal of the amount of payment for brokerage, payment terms and other elements, in accordance with the law governing real estate brokerage;
 - 3.2.6. An explanation to the Requester and the third party about market conditions relevant to set the price of real estate or rent;
 - 3.2.7. Informing the Requester and the third party of the content of regulations relevant for the valid conclusion of the Real Estate Agreement;
 - 3.2.8. Informing the Requester and the third party of the amount and type of tax liabilities, any notary costs, the costs of entry in the land register and any other costs related to the conclusion or fulfilment of the Real Estate Agreement;
 - 3.2.9. Determining the factual situation of the real estate by inspecting it;
 - 3.2.10. Determining the legal situation of the real estate, based on data from official records and public books (in particular, the land register, land cadastre, building cadastre, or, if the real estate is not entered in the land register, based on documents showing the existence of property rights, other real and obligation rights, and other legal facts);
 - 3.2.11. Informing the Requester and third parties of obvious material and legal defects observed during the inspection of the factual and legal situation of the real estate;
 - 3.2.12. Informing the Requester and third parties of the risks arising from the unregulated legal situation of the real estate, in particular, the rights restricting the ownership of the real estate, or public law restrictions;
 - 3.2.13. Advertising the real estate on the following websites:
www.abc-nepremicnine.si
www.nepremicnine.net
nepremicnine.si21.com
www.bolha.com;
 - 3.2.14. Informing the third party of the real estate and the key characteristics of the real estate, and to organise and conduct visits, organise meetings between the Requester

- and the third party, provide contact data, which the data subject provides in the Brokerage Agreement, to the third party or the Requester, when both express a serious interest in negotiations on the conclusion of the Real Estate Agreement, being the subject of the brokerage;
- 3.2.15. Real-time and up-to-date telephone, written, and online communication with the Requester and third parties, and real-time informing of the Requester about provided real estate brokerage services;
- 3.2.16. Participation in negotiations for the conclusion of the Real Estate Agreement, being the subject of the brokerage;
- 3.2.18. Organising acknowledgment for the document containing the land registry permission of the transferor, issued based on the Real Estate Agreement.
- 3.3. The commission shall also include compensation for the transactions referred to in point 3.2 of these General Terms and Conditions, except for the costs referred to in point 6.1 of these General Terms and Conditions.
- 4. Additional services and price list**
- 4.1. In addition to the brokerage services referred to in point 3.1 of these General Terms and Conditions, the Real Estate Agency shall provide other services to the Requester or a third party under the conditions set out in points 4.1 to 4.13 of these General Terms and Conditions.
- 4.2. Based on the order of the Requester or the third party, the Real Estate Agency shall provide the draft of the Real Estate Agreement, being the subject of brokerage, or another real estate brokerage agreement, which is to be drawn up by a university graduate in law, or lawyer, and is to contain the agreed between the Requester and the third party. Prices for this service are:
- 4.2.1 Drawing up of the agreement _____ EUR 1,000
- 4.2.2 Supplement to the agreement or drawing up of an annex to the agreement, based on subsequent agreements of the parties _ EUR 500
- 4.3. If the Requester and the third party agree that the Real Estate Agency is to provide trust services for them, the Real Estate Agency shall provide the services at the following prices:
- 4.3.1. Safekeeping of the originals of notarised documents or other documents in connection with the Real Estate Agreement _____ EUR 100;
- 4.3.2. Safekeeping of funds in a trust account, in accordance with point 8.2 of these General Terms and Conditions, the subject of which is the safekeeping of the deposit or other payments in connection with a Real Estate Agreement _____ EUR 200.
- 4.4 Based on the order of the Requester or the third party, the Real Estate Agency shall provide services relating to the procedures for obtaining approvals, permits, and other documents required for the conclusion of the Real Estate Agreement, being the subject of brokerage, or acknowledgment of the land registry permit, at the following prices:
- 4.4.1. Obtaining planning information _____ EUR 50
- 4.4.2. Obtaining confirmation of eligible use of land _____ EUR 50
- 4.4.3. Obtaining a cadastral map _____ EUR 50
- 4.4.4. Obtaining a certificate on pre-emptive right _____ EUR 50
- 4.4.5. Obtaining an extract from the land register with the court or notary certificate _____ 50 EUR
- 4.4.6. Representation in legal transaction approval procedure _____ 200 EUR
- 4.4.7. Representation in the tax procedure for the assessment of real estate transfer tax and possible capital tax _____ EUR 200
- 4.4.8. Provision of an aerial photo _____ 100 EUR
- 4.4.9. Representation in object legalisation procedure _____ 200 EUR
- 4.4.10 Obtaining a copy of the decision or other document from the court or administrative file _____ EUR 200
- 4.5 The Real Estate Agency shall carry out these services for the Requester at the price agreed when ordering the services based on the Real Estate Agency's offer:
- 4.5.1. Obtaining a real estate appraisal report drawn up by a valuation surveyor or certified appraiser;
- 4.5.2. Obtaining an energy performance certificate;
- 4.5.3 Advertising in the public media.
- 4.6 The Real Estate Agency shall also provide the following services at the following prices upon the order of the Requester or the third party:
- 4.6.1 If the real estate is subject to the pre-emptive right of co-owners or floor owners, the drawing up of the notification and offer for the pre-emptive beneficiaries in order to exercise the pre-emptive right, and the submission of the notification to the pre-emptive beneficiaries by registered post _ EUR 1,000
- 4.6.2 Participation in the handover and takeover of the real estate to the buyer or tenant, which shall also include inspection and verification of the situation and meter reading _____ EUR 200
- 4.6.3 Informing suppliers of the change in subscriber _ EUR 200
- 4.6.4. Verifying the condition of the rented out real estate at the end of the lease, which shall also include inspection and verification of the situation and meter reading _____ EUR 200
- 4.7. Based on the Requester's order, the Real Estate Agency, as the organiser of the auction, carries out an auction for the sale of the real estate in the eBorza system, in accordance with the General Rules of the eBorza system for the price of _____ EUR 2,000
- 4.8. If an additional service is to be provided outside Ljubljana, the Real Estate Agency shall also be entitled to a kilometer allowance of EUR 0.37 for each kilometre travelled.
- 4.9. The price for additional services does not include value added tax (hereinafter: VAT), therefore the price on the invoice shall be increased by the amount of VAT.
- 4.10. The price for additional services does not include the costs referred to in points 4.8. and 6.1 of these General Terms and Conditions.
- 4.11. Upon the conclusion of the Real Estate Agreement, the commission, which the Requester is to pay under the Real Estate Agreement, shall include the price of additional services referred to in point 4 of these General Terms and Conditions, unless otherwise specified in the Real Estate Agreement.
- 4.12. Notwithstanding point 4.11, the commission for brokerage shall not include the price of additional services referred to in point 4 of these General Terms and Conditions in the following cases, unless otherwise specified in the Real Estate Agreement:
- 4.12.1. If the subject of brokerage is the sale or purchase of real estate, and the price agreed in the Real Estate Agreement is lower than EUR 50,000;
- 4.12.2 If the subject of brokerage is the hiring out or rent or lease between persons other than a business entity.
- 4.13. The Real Estate Agency shall be entitled to the payment of the price for additional services, even if the Real Estate Agreement, being the subject of brokerage, is not concluded for reasons on the Requester's side. In the case referred to in the preceding sentence, the Real Estate Agency shall obtain the right to the payment of the price for the provision of additional services upon the termination of the Brokerage Agreement.
- 5. Commission**
- 5.1. The amount of commission shall be determined by the Real Estate Agency and the Requester in the Brokerage Agreement.
- 5.2. Unless otherwise specified in the Brokerage Agreement, the amount of commission shall be the following:
- 5.2.1. If the subject of brokerage is the sale or purchase of real estate: the amount of 4% of the price agreed in the Real Estate Agreement;
- 5.2.2 If the subject of brokerage is the hiring out or rent or lease between persons other than a business entity: 4% of the contract value, but not more than the amount of one month's rent and not less than EUR 150. The contractual value of the previous sentence is the product of the amount of the monthly rent and the number of months for which the real estate is hired out.
- 5.2.3. If the subject of brokerage is the hiring out or rent or lease between business entities: the amount of two monthly rents agreed in the Real Estate Agreement.

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- 5.3 The commission shall not include VAT; therefore, the commission on the invoice shall be increased by the amount of VAT.
- 5.4 If the Real Estate Agency does not carry out any of the transactions referred to in point 3.2 or point 4 of these General Terms and Conditions, as there is no need for them, considering the circumstances of the individual case, or at the express request of the Requester, the Requester shall not be entitled to claim a reduction of commission.
- 5.5 The commission does not include the costs referred to in point 6.1 of these General Terms and Conditions.
- 5.6 The Real Estate Agency shall be entitled to the payment of commission when the Real Estate Agreement, for which brokerage has been provided, is concluded.
- 5.7 The Real Estate Agency shall not be entitled to demand a partial payment of the commission prior to the conclusion of the Real Estate Agreement being the subject of brokerage.
- 5.8 The Real Estate Agency shall be entitled to charge a commission to the Requester, based on a concluded Brokerage Agreement, unless otherwise specified in point 5.9 of these General Terms and Conditions.
- 5.9 If the Real Estate Agency provides brokerage services in the conclusion of the Real Estate Agreement for both parties, based on a Brokerage Agreement concluded with both parties to the Real Estate Agreement, it shall be entitled to charge half of the commission to each party.
- 5.10 The Real Estate Agency shall be entitled to full commission, even if the Requester or a third party subsequently withdraws from an already concluded Real Estate Agreement, or if the Real Estate Agreement is terminated for reasons on the side of the Requester.
- 5.11 In accordance with the law governing real estate brokerage, the Real Estate Agency shall also be entitled to commission when the Requester or their family member concludes the Real Estate Agreement with the third party, whereby the Real Estate Agency has brought the two into contact.
- 6. Reimbursement of costs**
- 6.1. Commission and prices for additional services do not include the costs of notarial services, taxes, court and administrative fees, fees for certificates and permits required to validly conclude the Real Estate Agreement, or notarial authentication of the transferor's signature on the land registry permit. The Requester shall pay the costs referred to in the preceding sentence directly to the public notary, or credited to the budget, based on the notification or decision of the competent authority on the assessment of the charge, fee, or tax. If these costs are paid by the Real Estate Agency for the account of the Requester, the Real Estate Agency shall have the right to request the reimbursement in this respect from the Requester.
- 6.2. The Real Estate Agency shall be entitled to the reimbursement of costs other than those referred to in point 6.1 of these General Terms and Conditions, only if expressly agreed in the Brokerage Agreement.
- 6.3 The Real Estate Agency shall be entitled to the reimbursement of costs referred to in point 6.1 and point 6.2 of these General Terms and Conditions, even if the Real Estate Agreement has not been concluded.
- 6.4. Points 5.8 and 5.9 of these General Terms and Conditions shall apply mutatis mutandis to the payment of costs referred to in points 6.1 and 6.2 of these General Terms and Conditions.
- 7. Safeguard of interests of the Requester and impartiality in brokerage**
- 7.1. In providing brokerage services, the Real Estate Agency shall act in accordance with the interests of the Requester, and shall appropriately inform the Requester of all circumstances that are relevant to the realisation of their interests.
- 7.2. The Real Estate Agency shall clearly inform the Requester in writing about any conflicts of interests between the Requester and the Real Estate Agency, or other requesters for which it provides real estate brokerage services.
- 7.3. In providing brokerage services, the Real Estate Agency shall provide equal protection of interest to both the Requester and the third party, to which it introduced the Requester, and act impartially, except in the case when it only represents the Requester's interests, based on express agreement with the Requester.
- 7.4. When the Real Estate Agency only represents the interests of the Requester, based on the agreement with the Requester or investor, it shall clearly inform the third party, to which it introduced the

Requester, in writing about the fact that it is acting as an agent and not an intermediary.

8. Takeover of money for safekeeping and payment arrangements for brokerage services

- 8.1. The real estate agent shall not be authorised to accept a sum of money from the Requester or a third party, on behalf of the Real Estate Agency, for the purpose of safekeeping, or based on the payment of commission or reimbursement of costs. Therefore, the handover of a sum of money to a real estate agent shall have no effect of acceptance of money for safekeeping or payment in relation to the Real Estate Agency.
- 8.2. If the Real Estate Agency provides custody services for the safekeeping of money in connection with the Real Estate Agreement, in accordance with the agreement between the Requester and the third party, it shall be deemed that it has received the sum of money for safekeeping only if the amount is credited to its **fiduciary account number SI56 3000 0011 5002 072**, opened with Sberbank d.d.
- 8.3. The Requester or the third party shall pay the commission or reimbursement of costs to the Real Estate Agency by transferring the amount to its **transaction account number SI56 3000 0001 5002 056**, opened with Sberbank d.d.

9. Other Requester obligations

- 9.1. The Requester shall provide to the Real Estate Agency all available documentation relating to the real estate being the subject of brokerage.
- 9.2. The Requester guarantees the correctness, accuracy, and completeness of the data or documentation provided to the Real Estate Agency.
- 9.3. The Requester shall inform the Real Estate Agency in writing of any change in its interests (sale price, date of occupancy of the real estate, etc.), and in the factual or legal situation of the real estate, within eight days from the change.
- 9.4. If the Requester also markets the real estate itself, or through another real estate agency or person, it shall be obliged to market it under the same conditions as agreed in the Brokerage Agreement;
- 9.5. If the Requester gets into contact with the third party directly, or through another real estate agency, and concludes a real estate agreement or pre-agreement with them, the Requester shall be obliged to inform the Real Estate Agency in writing thereof, within 8 (eight) days from the conclusion of any such agreement or pre-agreement.
- 9.6. If the Requester and the Real Estate Agency conclude an exclusive brokerage agreement, the Requester shall not conclude a brokerage agreement in connection with that same real estate with another real estate agency, or advertise or perform other activities being the subject of brokerage services under the exclusive brokerage agreement, through any other person during the period of its validity.

10. Unfair conduct of the Requester

- 10.1 The Requester shall compensate the Real Estate Agency for any damage which arises due to the Requester's breach of contractual obligations.
- 10.2. In particular, the following Requester's conduct shall be considered as serious breach of the Brokerage Agreement:
- 10.2.1. The Requester prevents the Real Estate Agency from conducting visits to the real estate without any justified reason;
- 10.2.2. The Requester violates the exclusivity agreement in the case referred to in point 9.6 of these General Terms and Conditions;
- 10.2.3. The Requester markets the real estate on its own or through other real estate agencies under more favourable conditions than those agreed in the Brokerage Agreement;
- 10.2.4. The Requester fails to inform the Real Estate Agency, or fails to inform the Real Estate Agency in a timely manner, about the conclusion of the real estate agreement or pre-agreement with the third party, with which contact has been made directly, or through another agency;
- 10.2.5. The Requester enters into negotiations for the conclusion of an agreement contrary to good faith and honesty, or refuses to conclude an agreement on real estate with a third party to which the Real Estate Agency introduced the Requester, without providing a good reason;

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10.2.6. The Requester transmits information and data of a confidential nature, which is considered to be a business secret, to third parties.

11. Right to obtain data

11.1. If the Requester withdraws from the Brokerage Agreement, or if the Brokerage Agreement is terminated as a result of the lapse of time, the Real Estate Agency may enquire whether the Requester or their family member concluded a real estate agreement with a third party to which the Real Estate Agency introduced the Requester, after the termination of the Brokerage Agreement.

12. Obligations under the Prevention of Money Laundering and Financing of Terrorism Act

12.1. Pursuant to the Prevention of Money Laundering and Financing of Terrorism Act, the Real Estate Agency is obliged to carry out customer due diligence (the Requester or third party) when concluding business relationships and transactions above the statutory amount, and in other cases stipulated by regulations.

- 12.1.1. Identification and verification of customer identity;
- 12.1.2. Determination of the actual owner of the customer, if the customer is a legal entity;
- 12.1.3. Obtaining data about the purpose and intended nature of the business relationship or transaction, and other data under the law;
- 12.1.4. Regular close monitoring of the customer's business activities with the Real Estate Agency.

12.2. In order to fulfil its obligations under point 12.1 of these General Terms and Conditions, the Real Estate Agency shall have the right to obtain and verify (including by accessing a personal document) the following personal data of the customer or their representative:

- 12.2.1. Personal name,
- 12.2.2. Permanent or temporary residence address,
- 12.2.3. Date and place of birth,
- 12.2.4. Tax number and
- 12.2.5. The number, type, and name of the issuer of the official identity document.

13. Protection, processing and use of personal and confidential data

13.1. All information and data, which the Requester obtains from the Real Estate Agency, shall be confidential and considered as business secret, except for publicly available information and data.

13.2. In order to fulfil the obligations under the Brokerage Agreement and those referred to in point 12.1 of these General Terms and Conditions, the Real Estate Agency may inspect and copy data indicated in the identity document (personal name, address of permanent or temporary residence, date and place of birth, tax number, PIN, and the number, type, and name of the issuer of the official identity document), in accordance with the regulations governing identity cards and passports.

13.3. If required by the nature of the individual transaction (for example, certification of the signature of the Requirer or a third party), the Real Estate Agency may photocopy the holder's identity document for a predetermined purpose, based on the written consent of the holder. The Real Estate Agency shall mark the following in the photocopy of the personal document:

- 13.3.1. That it involves a photocopy,
- 13.3.2. Its title,
- 13.3.3. Explicit purpose of photocopying,
- 13.3.4. Legal basis for photocopying - clear written consent of the identity document holder.

13.4. The Real Estate Agency undertakes not to make any subsequent copies of the identity document of the Requester or third party. The Real Estate Agency shall not keep a copy of the personal document in electronic form.

13.5. The Real Estate Agency shall protect all personal data in accordance with personal data protection regulations. It shall only use personal data for the purpose of conclusion, execution, modification, and termination of the Brokerage Agreement and the Real Estate Agreement. The Real Estate Agency shall obtain the prior written consent of the Requester for the use of personal data for other purposes.

14. Term and termination of the Agreement

14.1. The Brokerage Agreement shall be concluded for a fixed-term of nine months, unless the parties agree on a shorter term.

14.2. The parties may conclude a new Brokerage Agreement after the expiry of the period referred to in the previous point.

14.3. The agreement shall cease to apply:

- 14.3.1. With the expiry of the term for which it is concluded;
- 14.3.2. With the termination of the Brokerage Agreement;
- 14.3.3. With the fulfilment of the Brokerage Agreement;
- 14.3.4. In other cases provided by law.

14.4. Each party may withdraw from the Brokerage Agreement at any time, if this is not contrary to good faith and honesty. The withdrawal must be sent to the other party

- 14.4.1 by registered post to the customer address indicated in the Brokerage Agreement, or
- 14.4.2 electronically to the customer's e-mail address indicated in the Brokerage Agreement.

15. Validity and publication of the General Terms and Conditions

15.1. These General Terms and Conditions shall apply as of 1 October 2019.

15.2. They shall be made available on the premises of the Real Estate Agency and on its website www.abc-nepremicnine.si

ABC NEPREMIČNINE d.o.o.
Director Andrej Kuplenk

Zavarovalnica Triglav, d.d.
Miklošičeva cesta 19, 1000 Ljubljana
VAT ID No.: SI80040306

Professional Liability Insurance Policy

Policy number: OD40102083812

Regional unit: RU Ljubljana

Replacement of policy number: OD40101688662

IDD questionnaire number: 64225044

Agreed insurance subtypes: onp

Commencement of insurance - date and time: 19 June 2019, 24:00

Expiry of insurance: permanent

Premium maturity, every year on: 19 June

Policyholder: ABC NEPREMIČNINE D.O.O. TIVOLSKA CESTA 48, 1000 LJUBLJANA, TAX No.: 41093585

Insurance holder: ABC NEPREMIČNINE D.O.O. TIVOLSKA CESTA 48, 1000 LJUBLJANA, TAX No.: 41093585

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The insurance holder is aware that this Contract is concluded under the General Terms and Conditions and clauses: General Terms and Conditions for Professional Liability Insurance PG-opo/19-4; Common provisions of General Terms and Conditions PG-ZP-skudo/18-5; Special Terms and Conditions for the Insurance of the Professional Liability of Real Estate Agents PG-opo-onp/19-4; Terrorist Act Exclusion Clause KL-ZA-teror/02-1; Cyber Attack Damage Exclusion Clause KL-YA-kn/16-9

All monetary amounts are expressed in euros unless indicated otherwise.

Seq. No.	Code		Insurance sum	Insurance premium
1 Insurance place: Insurance in the territory of the EU Member States				
1.1.		Subject: Professional liability - Professional liability insurance for real estate agents: annual aggregate. EUR 700,000.00		
No. of employees: 11				
1.1.1.	onp11A1	Real estate agent liability	350,000.00	7,843.00
1.1.2.	onpP113	60.00% discount for four or more real estate agents		-4,705.80
Total discounts and surcharges				-282.35
9.00% - permanent discount for the elapsed insurance period of 9 years				
Total insurance premium				2,854.85

Insurance premium excluding tax on insurance services with discounts and surcharges for the period from 19 June 2019 to 19 June 2020 2,854.85

Additional notes and clauses:

Agents-ANDRE KUPLENK, JANA TERTEI, DR NINA PLAVŠAK (BUSINESS APPRENTICE), REPIČ MOJCA, TEREZIJA OBLAK, KOMIC ALEN No.01766, BOŠTJAN BLATNIK No.00830098, RENATA WEISS, DAVORIN IVANČIČ No.1332, JASMINA BRATOŽ ŠT2630, KARMEN TERTEI No.000926 - INSURANCE COMPANY SHALL PAY FOR ALL LOSS EVENTS WITHIN ONE YEAR THE TOTAL COMPENSATION OF UP TO TWICE THE AGREED AMOUNT OF INSURANCE SUM, ANNUAL AGGREGATE first paragraph of Article 4 of PG-opo-onp/07-02. The participation of the insurance holder in each claim is 10% (per cent) of the components of the insurance company, but not less than EUR 450. Special conditions for the insurance of professional liability of real estate agents 10.00% participation in damage, but not less than EUR 450,00. (Seq. No.: [1.1.1])

[1] By signing this Contract, the policyholder confirms that it has received the agent's notifications under Article 545 of the ZZavar-1. By signing this Contract, the policyholder confirms that it has received the above-indicated insurance conditions and the document with information on the insurance product upon the conclusion of the insurance.

[2] If the premium for the extension of the insurance cover or increased risk is not paid, the insurance holder shall only be entitled to insurance coverage for the share of the compensation or insurance indemnity, in the ratio between the paid premium and the premium that should have been paid.

[3] The Insurance Company reserves the right to amend any agent's calculation and other errors within 30 days of the issuance of the policy.

[4] The invoice for the insurance premium payment is an integral part of the insurance policy.

[5] Upon the entry into force of this policy, the insurance contracts under the replaced policies shall cease to apply, and the insurance company shall have no liability for any loss events after their termination.

In Ljubljana, on 10 June 2019 at 14:55

1502021 SASO DOLINŠEK
Insurance company

ABC NEPREMIČNINE, D.O.O.
Policyholder