

EIOPA Public Event on 9 April 2025: IDD Application Report

**Session 2: Disclosure and Exclusions -
Exemplary Cases**

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Session 3: Disclosures and Exclusions

Example of mis-leading marketing and product information practices:

Non-transparent bonus mechanisms of life-insurances linked to fitness tracker usage (stressing “health-conscious behavior”)

- Which sports activities to be reported?
- Which time frequency for the transfer of reports?
- Which pre-conditions for possible discounts on premiums?

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Examples of exclusions of risk coverage related to floodings (NatCat Insurance):

- Groundwater versus flowing water
- Storm tides versus storms at the seashores
- Geographical extensions of coverage exclusions

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Conclusions

Thank you for listening!