

Information concerning general good requirements of Slovakian law

Disclaimer:

The information listed in this document has been gathered and categorised by EIOPA. It includes the general good provisions regulating insurance distribution in addition to those set out in the Insurance Distribution Directive (Article 11(2)) and those referred to in Article 180 of Solvency II. It may also include information on other general good provisions (not related to IDD and Solvency II), such as money-laundering and taxation provisions, which are relevant for insurance distributors doing cross-border business. It is:

- of a general nature only and is not intended to address the specific circumstances of any particular individual or entity;
- not necessarily comprehensive, complete or up to date;
- sometimes linked to external sites over which EIOPA/NCAs have no control and for which EIOPA/NCAs assume no responsibility;
- not professional or legal advice (if you need specific advice, you should always consult a suitably qualified professional);
- to be read in conjunction with and does not override the information referred to on the national websites

EIOPA/NCAs accept no responsibility or liability with regard to the information published herein. This information available should be checked against the relevant national website(s). Only the officially published sources of General Good provisions in the respective countries are deemed authentic.

For insurance undertakings

General good provisions regulating insurance distribution in addition to those set out in the Insurance Distribution Directive (Article 11(2))

Information requirements and conduct of business rules

IDD Article	Specific national legislative provision(s)	FoS	FoE
Article 17: General principle	Act No. 39/2015 Coll. on insurance: article 70/1 a), b), c), d), e), f), g), article 70/4, article 70/14 Act No. 40/1964 Coll. (Civil Code): article 792a, article 792b Act No. 147/2001 Coll. on advertisement Decree of Národná banka Slovenska No. 8/2018 laying down a document template for the main terms and conditions of insurance contracts		

	Ordinance No. 233/2021 of Ministry of Finance of the Slovak Republic, laying down a model information form on the individual components of insurance premiums		
Article 18: General information provided by the insurance intermediary or insurance undertaking	Act No. 40/1964 Coll. (Civil Code): article 792a/1, article 792a/2 I)		
Article 19: Conflicts of interest and transparency			
Article 20: Advice, and standards for sales where no advice is given	Act No. 39/2015 Coll. on insurance: article 70/1 b), c), article 70/2 e), article 70/4		
Article 21: Information provided by ancillary insurance intermediaries	Act No. 39/2015 Coll. on insurance: article 70/2 d), e), article 70/3		
Article 22: Information exemptions and flexibility clause			
Article 23: Information conditions	Act No. 40/1964 Coll. (Civil code): article 792b Act No. 39/2015 Coll. on insurance: article 70/2 e), article 70/14		

	Decree of Národná banka Slovenska No. 8/2018 laying down a document template for the main terms and conditions of insurance contracts Ordinance No. 233/2021 of Ministry of Finance of the Slovak Republic, laying down a model information form on the individual components of insurance premiums		
Article 24: Cross-selling			
Article 25: Product oversight and governance requirements			
Additional requirements in relation to insurance-based investment products			
IDD Article	Specific national legislative provision(s)	FoS	FoE
Article 26: Scope of additional requirements	Act no. 39/2015 Coll. on insurance: article 70/2. e), article 70/4		
Article 27: Prevention of conflicts of interest			
Article 28: Conflicts of interest			

Article 29: Information to customers	Act no. 39/2015 Coll. on insurance: article 70/1 e), article 70/2 e), article 70a		
Article 30: Assessment of suitability and appropriateness and reporting to customers	Act no. 39/2015 Coll. on insurance: article 70/2 e)		
Scope, registration and organisational requirements			
IDD Article		FoS	FoE
Article 1: Scope			
Article 2: Definitions			
Article 3: Registration			
Article 10: Professional and organisational requirements			

Article 14: Complaints			
Other themes			
IDD Article		FoS	FoE
Not applicable			
Not applicable			
Not applicable			
General good provisions referred to in Article 180 of Solvency II			
Solvency II Article		FoS	FoE
	Act No. 40/1964 Coll. (Civil code): article 3		
Other general good provisions (not related to IDD and Solvency II), such as money-laundering and taxation provisions, which are relevant for insurance distributors doing cross-border business			
Underlying Article from EU legislation, if applicable		FoS	FoE

	<p>Act No. 108/2024 Coll. on consumer protection</p> <p>Act No 266/2005 Coll. on consumer protection in distance financial services</p> <p>Act No. 297/2008 Coll. on protection against legalization of proceeds from crime and protection against financing of terrorism</p> <p>Act No 213/2018 Coll. on insurance tax (8% non-life insurance except from MTPL)</p> <p>Act No 513/1991 Coll. (Commercial Code) : article 21, article 23</p> <p>Act No 595/2003 Coll. income tax act</p> <p>Act No 97/1963 Coll. on private international law and procedural law: article 10/2 d), article 37a/b), article 37e/5</p>		
--	--	--	--