

### **Official Disclaimer**

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## **COMPLAINTS HANDLING PROCEDURES**

The société anonyme under the name **“INSURANCE BEAT 2 INSURANCE AGENTS AND COORDINATORS OF INSURANCE AGENTS SOCIETE ANONYME”** and the with the distinctive title **"INSURANCE BEAT 2 A.E."**, with General Registry No. **160387703000**, based in the Municipality of Nea Smyrni, Attica, 171 A. Syggrou Avenue, with the intention of continuously improving the services it provides, asks its customers and / or third parties (beneficiaries of insurance compensation, etc.) to inform in writing in case any complaint arises, so that possible weaknesses can be identified in a timely manner and effectively addressed. It is our obligation and we will make every effort for the immediate, fair and impartial management of the complaints that will be reported to us by the complainants, in order to investigate and resolve them. For the convenience of the beneficiaries, the description of the prescribed procedure followed by our Company regarding the management of complaints follows briefly, while for anything that may not be mentioned, the Executive Committee Act of the Bank of Greece 89 / 05-04-2016 applies and applies.

1. 'Complaint' means a statement of dissatisfaction addressed to an insurance intermediary by a person receiving the services of the insurance intermediary. The notion of objections does not include announcements of claims or claims for compensation, nor simple claims relating to the performance of the insurance policy and the provision of information or clarifications.
2. 'Claimant' means a person who is considered to be qualified to raise a complaint for consideration by an insurance intermediary and who has already lodged a complaint, such as the policyholder, the insured person, the beneficiary of compensation and/or the injured third party.
3. In order to be able to process the complaints, it is absolutely necessary that at least the identification data of the claimant, a brief description of the complaint and the insurance branch concerned by the complaint are available to us, and for the communication with the claimant it is necessary that the current contact details are available to us, while it is desirable to know how the applicant wishes to receive the acknowledgement of receipt confirming receipt of the complaint.

4. For the submission of the complaint there is a special form to be filled in both in physical form at our Company's offices and in electronic form on our website [www.insurancebeat.gr](http://www.insurancebeat.gr). The complaint can be sent via email to [ib2-complaints@insurancebeat.gr](mailto:ib2-complaints@insurancebeat.gr), or by delivery to our Company's headquarters, on 171 Syngrou Avenue, Nea Smyrni Attica, P.C. 17121.

5. Upon receipt by our Company of the document containing the complaint and which will contain at least the information mentioned above, the applicant will receive a relevant acknowledgement of receipt of the complaint, printed or electronic at his choice, where the contact details of the competent person for the handling and investigation of the complaint will be communicated to the applicant, any information as to the type of information that the claimant is necessary to provide for the investigation of the complaint, or any documents that the complainant is necessary to provide for the investigation of the complaint and a brief indication of the procedure to be followed.

6. Within a period of fifty (50) calendar days, which starts from the date of submission of the complaint, the examination of the complaint of the applicant will have been completed and the complaint will have been answered in writing and justified. If the complaint is not fully satisfied, the Company will explicitly point out to the claimant that he has the right to insist on his complaint. If the Company exceeds the above time, the exceeding of this deadline will be specifically justified in writing to the applicant and a new time will be specified for the response of the complaint.

7. The complainant will be informed by the complaints officer of the progress of its investigation.

8. In any case, the Company draws attention to any claimant that the submission of a complaint document does not interrupt or suspend the limitation period of its legal claims.

9. Attention is also drawn to any person claiming that there is a possibility for an out-of-court settlement and may, indicatively, address within the prescribed deadlines to the following principles, namely:

- At the Bank of Greece, Department of Private Insurance Supervision (DEIA), 3 Amerikis Street, T.K. 10564, Athens, tel. 210 3205222, .

- The General Secretariat for Consumer Affairs of the Ministry of Development, Competitiveness, Infrastructure, Transport and Networks, Pl. Kanigos, T.K. 10181 Athens, Tel. 1520, .

- The Hellenic Consumer Ombudsman, , 144 Alexandras Ave., T.K. 11471, Athens tel. 210 6460862, 210 6460814,

in accordance with the provisions in force.

**10.** At least once a year and exceptionally whenever necessary, the head of the examination of the complaints, prepares a report to the Company's Management in which any weaknesses and deficiencies in procedures that may constitute legal and operational risks for the Company are recorded and highlighted by the handling of the complaints and the analysis of their relevant data.

**11.** Whenever requested by the Bank of Greece, our Company provides written information on the objections that concern us.

**12.** As provided, the staff of our Company was informed in writing about the complaints management policy of our Company.

**Nea Smyrni**

**18.11.2022**