



MANDATORY INFORMATION BY YOUR INSURANCE INTERMEDIARIES

(LAW 4583/2018)

I. General Information

The company styled "**BROKINS INSURANCE AGENTS AND COORDINATORS OF AGENTS SA**" having with the distinctive title "**BROKINS SA**", hereinafter referred to as "**BROKINS SA**", has been established, operates and is legally represented by Emmanouil Iatropoulos son of Kosmas, its General Commercial Registry Number is 68554803000, its Tax Identification Number is 095578391 / Tax Office: Commercial Companies' Piraeus Office and has its registered offices in Glyfada, 99 Vouliagmenis Avenue and 1 Iliou Street, P.C: 16674. It is legally registered in the special register of the Athens Professional Chamber as Coordinator of Insurance Agents with registration number 1134, in the capacity of Insurance Agent with registration number 7049 and lawfully provides insurance mediation services / distribution of insurance products, giving advices in relation to insurance contracts. It is supervised by the Bank of Greece (Private Insurance Supervision Directorate).

You may seek information about BROKINS S.A. by entering in the internet hyperlink <http://insuranceregistry.uhc.gr/Search>, hosted at the Single Information Point provided for in article 19 para. 10 of Law 4583/2018, any of the three particulars (Tax Identification Number, General Commercial Registry Number, trade name) aforementioned.

All employees of the company are officially certified to be able to work at an insurance brokerage office. Our company has been certified with the International Quality Standard ISO 9001 since 2001.

II. Insurance mediation services

"BROKINS S.A." operates in cooperation with the largest reliable Insurance Companies and acts on their behalf in the capacity of insurance agent, while it is paid

exclusively by them by means of a commission included in the insurance premium. Insurance mediation services provided by "BROKINS S.A." include the presentation of insurance coverage solutions that are incorporated in the insurance products provided by the cooperating insurance companies, as these have been formed by the insurance companies and, in particular, the distribution of insurance products in the name and on behalf of the insurance companies. "BROKINS S.A." is mandated by all the cooperating Insurance Companies to collect insurance premiums on their behalf.

"BROKINS S.A." maintains the website <https://www.brokins.gr/index.html> which provides information to internet users about the possibility of providing them insurance in an insurance company of their choice among those cooperating with our company. "BROKINS S.A." does not accept applications for insurance, does not assess and/or accept insurance risks and, generally, does not promise or undertake obligations that are binding on the insurance companies with which it cooperates. It is the cooperating insurance companies, which provide the insurance products, that accept the applications for insurance, assess and/or accept the insurance risks and, generally, assume obligations in relation to and depending on the nature of the insurance product chosen.

"BROKINS S.A." provides advice to the prospective client, based on the analysis of his/her needs made prior to the conclusion of an insurance contract, taking into account the information s/he stated when completing the needs request form.

III. Other information about the insurance intermediary

1. "BROKINS S.A." does not hold any direct or indirect participation in an insurance company that reaches or exceeds 10% of its voting rights or capital.
2. No insurance undertaking or parent of an insurance undertaking holds any direct or indirect participation amounting to or exceeding 10% of the voting rights or capital of "BROKINS S.A.".
3. "BROKINS S.A." cooperates with more than one insurance company. This collaboration is not exclusive and advice is not provided on the basis of an impartial

analysis. The insurance companies with which "BROKINS S.A." cooperates appear on its website <https://www.brokins.gr/index.html>.

4. "BROKINS S.A." provides advice in relation to the insurance products sold.

5. "BROKINS S.A." is allowed to distribute investment products, based on insurance.

IV. Withdrawal – objection rights

1. The policyholder reserves the right to object to the conclusion of the insurance contract under the provisions of art. 2 para. 5 and 6 of Law 2496/1997 in the following cases:

1.1. Within an exclusive period of one (1) month from the date of delivery of the insurance policy, the insured person may exercise the right to object in case s/he finds that any provision of the insurance contract's content deviates from the application for insurance.

1.2. Within a period of fourteen (14) days from the delivery of the insurance policy, the insured person may exercise the right to object in case that the insurance intermediary or the insurance company providing the product: a) has not notified to him/her, at the time s/he submitted the application for insurance, the information provided for in article 150 para. 1 of Law 4364/2016, b) has not notified to him/her potential general or special terms applicable to the insurance contract, by citing them in the section of the insurance policy where the individual details of the contract are listed, and by delivering them together with the insurance policy in accordance with the provisions of no. 2 par. 4 of Law 2496/1997.

2. The policyholder / consumer reserves the right to withdraw from the insurance contract, without paying any penalty and without invoking any reason, under the provisions of art. 40 para. 5 of Law 2251/1994, if an insurance contract has been concluded from a distance; for the exercise of such right a written statement of withdrawal must be completed and submitted within an exclusive period of fourteen (14) calendar days. This deadline is extended to thirty (30) calendar days in cases of distance life insurance contracts, as regulated in article 5 of Law 4364/2016 (A '13), as well as pension insurance contracts. The period for exercising this right shall begin: either from the day that the distance contract was concluded, except in cases of life insurance contracts, for which the period begins on the day that the consumer

was informed about the conclusion of the distance contract, or from the day that the consumer received the contractual terms and information, according to article 40 para. 4 a' and b' of Law 2251/1994, if this last date occurs later. It is noted that the right to withdraw is not exercised in travel and baggage insurance policies or similar short-term insurance policies concluded for a term of less than one (1) month. The deadline for exercising the right to withdraw is suspended for as long as the User has the right to object in accordance with the aforementioned under 1.

3. The objection and withdrawal notices shall be in writing and delivered and/or sent to "BROKINS S.A.". The date on which the relevant document is received by "BROKINS S.A.", is considered as the date of the withdrawal and objection notice.

4. In the event that the User - insured lawfully exercises any of the objection or withdrawal rights provided for pursuant to the applicable law, the insurance contract is deemed to have never taken place and therefore, it has no effect for either party; whereas, the premiums paid are refunded within thirty (30) calendar days from receipt of the objection and withdrawal notice by the relevant insurance undertaking and there is no penalty paid by the consumer. The above is subject to the provisions of paragraph 40 para. 5 of Law 2251/1994 regarding payment for a service that has been provided before the withdrawal.

5. The right to object and/or withdraw may not be exercised in case that a damage arising out of an insurance risk incurred and covered by the insurance contract has been declared, or if a relevant compensation has been paid under the insurance policy coverages. In particular, it is noted that as far as the coverage of civil liability towards third parties in respect of the use of motor vehicles is concerned, the exercise of the above-mentioned rights is valid subject to any specific provisions under the P.D. 237/1986 on the statutory compulsory insurance coverage of civil liability towards third parties in respect of the use of motor vehicles.

V. Grievance redress - Complaint management policy of "BROKINS S.A."

"BROKINS S.A." has a complaints management system (written complaints / statements of dissatisfaction), in accordance with national law, Law 4583/2018, Act No. 89 / 5.4.2016 issued by the Executive Committee of the Bank of Greece. In case of any complaint about our company, please contact the Customer Service

Department at 210-8931600 from Monday to Friday, 9:00 to 16:30, or fill in the Complaints / Grievance form on the our website www.brokins.gr and we will respond promptly within 5 business days. Your complaint will be recorded in a company document kept in coded form and will be settled by the Customer Service Department mail: customer@brokins.gr.

We further inform you that any interested party shall be entitled to submit a written complaint to the Private Insurance Supervision Department of the Bank of Greece, against his/her insurance intermediary (Act no. 89 / 5.4.2016 issued by the Executive Committee of the Bank of Greece - Information on the website <https://www.bankofgreece.gr/> Tel. no.: 2103205223, Fax: 210 3205438, dep.insurancesup@bankofgreece.gr) for acts or omissions that constitute violations of the current legislation on insurance mediation or are contrary to good or commercial morals or in public order.

Any disputes can be resolved out of court before either the Consumer Ombudsman provided for in Law 3297 / 23.12.2004 (Government Gazette A / 259), or other out-of-court resolution disputes bodies.

BROKINS Address: 99 Vouliagmenis Avenus & 1 Iliou Street, Glyfada, Attica, PC 166 74, Tel. no. 2108931600

Website: www.brokins.gr