

Official Disclaimer

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QEL Complaints Handling Procedure

The foreign insurance company titled «QIC EUROPE LIMITED», hereon referred as «the Company», based in Malta, is lawfully operating in Greece under Free Service provision, and is represented by a special representative broking insurance company titled « Q Representative Insurance & Reinsurance Companies S.A.” » based in Nea Smyrni, Attiki on Syngrou Avenue 171, P.C. 17121. It applies a Policy of Management of Complaints Handling in accordance with the Act of the Executive Committee of the Bank of Greece (TEE. 88 / 05-04-2016), with which it ensures the substantive and objective investigation of the complaints received and examines the issues referred to us equally in the light of good faith in its relationship with its customers and the clients. All cases are treated fairly and impartially, with proper management of your information and personal data in accordance with the applicable law. The description of the procedure that is followed by our Company regarding complaints management is briefly described below, whilst for anything that has not been included in writing below, the Act of the Executive Committee of the T.τ.Ε. (Bank of Greece) is applicable (89 / 05-04-2016).

- 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 complaints does not include the announcement of claims or claims for compensation or the simple requests relating to carrying out the policy and the provision of information or clarifications.
- 2.** "Claimant" means a person who is deemed to have a claim to be heard by an insurance intermediary who has already formed a complaint such as the policyholder, the insured person, the beneficiary of the indemnity and / or the injured third party.
- 3.** In order to be able to process the complaints, it is absolutely necessary to have
 - the identification details of the claimant,
 - concise description of the complaint at our disposal,
 - the insurance branch to which the complaint relates, and the contact information of the claimant must be made available, while it is desirable to know how the claimant wishes to receive the acknowledgment of receipt confirming the receipt of the complaint.
- 4.** For the submission of the complaint there is a special form to be filled in both physical form at our Company's offices at the headquarters at the special representative of the Company in Greece with distinctive title "Q Representative Insurance & Reinsurance Companies S.A.", at Syngrou Avenue 171, Nea Smyrni, Attiki, P.C. 17121, as well as in electronic form at the website www.qrepsa.com. The complaint may be sent by fax to 2162008059, by e-mail to complaints@qrepsa.com, by mail or by delivery to the special representative of the Company with title "Q Representative Insurance & Reinsurance Companies S.A." at Syngrou Avenue 171, Nea Smyrni, Attica, P.C. 17121.
- 5.** Upon receipt of the form by our Company, which would contain the complaint, as well as the details mentioned above, the claimant will receive receipt of the complaint, on paper or electronically at his / her choice, where he / she will be notified:
 - a brief mention of the process to be followed,
 - the contact details of the person responsible for the handling and investigation of the complaint,

the type of information that the applicant is required to provide for the investigation of the complaint or any documents that are necessary to provide to further investigate the complaint, as well as

what is stated under numbered paragraphs 6, 7 and 8 of this document.

6. Within fifty (50) calendar days, starting from the date that the complaint was issued, the process will be completed, the complaint will have been answered in writing and reasoned. If the complaint is not fully satisfied, the Company will explicitly state to the claimant that he / she has the right to adhere to his / her complaint. If the Company exceeds the above time, the exceeding of this deadline will be specifically and in writing justified to the applicant and a new time will be determined for responding to the complaint.

7. In every case, the Company states to any claimant, that the use of the Complaint Handling Procedure is offered at no cost and it does not interrupt or suspend or limit your legal rights.

8. Information is provided to each of the claimants that there is an option for out-of-court settlement and claimants may address any of the following principles:

The Bank of Greece, Private Insurance Supervision Division (.E.I.A.), 3 Amerikis Street, T.K. 10564, Athens, tel. 210 3205222, <http://www.bankofgreece.gr>.

· The General Secretariat of the Consumer of the Ministry of Development, Competitiveness, Infrastructure, Transport and Networks, Kanigos square, T.K. 10181 Athens, tel. 1520, <http://www.efpolis.gr/>.

The Independent Consumer Ombudsman Authority, <http://www.synigoroskatanaloti.gr>, 144 Alexandras Avenue, T.K. 11471, Athens Tel. 210 6460862, 210 6460814, in accordance with the provisions in force.

9. At least once a year and urgently whenever deemed necessary, the Head of Complaints Handling shall report to the Company's Management, recording any weaknesses and shortcomings in procedures that may constitute legal and operational risks for the Company and have been identified by the operation of the complaint procedures and the analysis of their relevant data.

10. For anything not mentioned in this document, Bank of Greece's (Π.Ε.Ε. 88/05-04-2016) decision applies.

11. As defined by Law, the Company's staff have been informed in writing of our Company's policy of handling complaints.