

These regulations regulate the rights and obligations of the Customer and WAGAS S.A. (hereinafter: WAGAS) related to accepting, considering and answering complaints based on the requirements of the Act of December 15, 2017 on insurance distribution and the Act of August 5, 2015 on Complaints Handling by Financial Market Entities and the Financial Ombudsman.

## **§ 1 Submitting a complaint**

1. WAGAS recognizes complaints addressed to the Insurance Company in the scope related to the insurance cover provided, as well as complaints in which the Customer raises reservations regarding the services provided by WAGAS in the scope unrelated to the insurance cover provided by the Insurance Company.
2. The Insurance Company, referred to in sec. 1 shall be understood as Lloyd's Insurance Company SA based in Belgium, in Bastion Tower, Marsveldplein 5, 1050 Brussels, registered in Banque-Carrefour des Entreprises / Kruispuntbank van Ondernemingen under number 682.594.839 RLE (Brussels), authorized to operate in Poland in under the Free Trade Agreement and the EEA Common Market (European Economic Area).
3. The Client referred to in sec. 1 shall be understood as seeking insurance protection, the policyholder, the insured, the principal of the insurance guarantee, being a natural person, legal person or a company without legal personality.
4. Complaints referred to in sec. 1 may be submitted in the form of:
  - a) in writing - in person at the seat of WAGAS at ul. Świętojerska 5/7, 00-236 Warsaw or by post to the above-mentioned address or in each unit servicing WAGAS customers (cooperating entity);
  - b) orally - by phone at (22) 831 09 03 or in person at WAGAS headquarters or at any unit serving WAGAS customers (cooperating entity);
  - c) electronically - to the e-mail address: reklamacje@wagas.pl
5. A complaint submitted orally is accepted and recorded in the complaint protocol, which is attached as Appendix 1 to these Regulations. In addition, phone calls are logged.
6. A complaint sent by post to the address of WAGAS is considered to be submitted on the day of its delivery to WAGAS.
7. A complaint submitted to an entity cooperating with WAGAS should be immediately sent by this entity to WAGAS. In this case, the date of submission of the complaint by the Customer is the date of its submission to the entity cooperating with WAGAS.
8. The entity cooperating with WAGAS, after the Customer has expressed information about the intention to submit a complaint, is obliged to inform him about the possibility of submitting a complaint to WAGAS in accordance with the principles set out in paragraph 4 of these Regulations.
9. The complaint should include:
  - a) full details of the Customer, i.e. the Customer's first name, surname or name of Customer, his correspondence address, as well as the Customer's telephone number in order to enable the efficient recognition of his complaint;
  - b) policy / certificate no. or no. and date of damage which the complaint relates to;
  - c) information whether the Customer, who is a natural person, requests a response to the complaint by e-mail; then it is necessary to provide an e-mail address;
  - d) information on the preferred form of response;
  - e) the content of the complaint - any form of dissatisfaction with the services provided - indication of the cause of dissatisfaction with a brief justification;
  - f) if necessary, additional documentation proving the reasons for dissatisfaction.

## **§ 2 Response to the complaint**

1. A reply to the complaint will be given without undue delay, but not later than within 30 days of its receipt. To keep the above mentioned period it is enough to send a reply to the Customer before its expiry.
2. In particularly complicated cases, preventing the complaint consideration and reply within 30 days, WAGAS will notify the customer who filed the complaint within this period, indicating the reason for the delay, the circumstances that must be determined for the consideration of the case and will specify the expected date of considering the complaint and granting response, which may not exceed 60 days from the date of receipt of the complaint.
3. A response to the complaint will be given in the form of:
  - a) paper or
  - b) on another durable medium, in particular via e-mail. In the case of a customer who is a natural person, the answer may be given to him electronically only upon his request.
4. In the event of failure to meet the deadlines specified in paragraphs 1 and 2, it is considered that the complaint has been considered in accordance with the will of the Customer.
5. The process of considering complaints is conducted in accordance with the principles of honesty, reliability, professionalism and objectivity in accordance with the best interest of the client.

## **§ 3 Appeal procedure**

If the claims arising from the complaint are not considered, the Customer has the option to:

1. to submit an appeal against the position received directly to WAGAS; the appeal may be submitted in the form of:
  - a. in writing - in person at the seat of WAGAS S.A., at ul. Świętojerska 5/7, 00-236 Warsaw or by post to the above mentioned address;
  - b. electronically - to the e-mail address: reklamacje@wagas.pl;
2. the Customer who is a natural person submits an application for consideration of the case to the Financial Ombudsman: Al. Jerozolimskie 87 02-001 Warsaw  
Phone: (0-22) 333 73 26, (0-22) 333 73 27, (0-22) 333 73 28  
Fax: (0-22) 333 73 29  
Website address: [www.rf.gov.pl](http://www.rf.gov.pl)

Pursuant to the Act on Complaints Handling by Financial Market Entities and on the Financial Ombudsman, WAGAS is obliged to participate in out-of-court dispute resolution proceedings carried out by the Financial Ombudsman;

3. to bring an action to the court having jurisdiction under the provisions of general jurisdiction or to the court competent for the place of residence or registered office of the insuring party, the insured, the heir of the insured, the beneficiary under the insurance contract or the heir
4. in the event of disputes regarding contracts concluded via the website or other electronic means between WAGAS and consumers, it is possible to use the online dispute resolution system - the ODR platform. For this purpose, the consumer should complete the electronic complaint form available at <http://ec.europa.eu/consumers/odr/>

#### **§ 4 Final Provisions**

1. These Regulations are available on the website [www.wagas.pl](http://www.wagas.pl)
2. The key content of the Regulations has been introduced to the General Terms and Conditions of Insurance, constituting an integral part of the insurance contract, of each of the insurance programs supported by WAGAS.



