GENERAL INFORMATION FROM YOUR INSURANCE INTERMEDIARY

Mandatory disclosure before an insurance contract is concluded – Articles 28 and 29, Greek Law 4583/2018

1. Who we are

- **Registered name:** ΒΑΣΙΛΕΙΟΣ ΠΑΝΟΥΤΣΟΠΟΥΛΟΣ & ΣΙΑ ΕΤΕΡΟΡΡΥΘΜΗ ΕΤΑΙΡΕΙΑ - ΜΕΣΙΤΕΙΑΣ ΑΣΦΑΛΙΣΕΩΝ (Vasileios Panoutsopoulos & Co. Limited Partnership – Insurance Brokers)
- **Distinctive title:** PROBITY EE (trading name: PROBITY Insurance Brokers)
- **Registered office:** Parodos Klaudiou Galinou 16, 151 27 Melissia, Greece. **Meeting office:** 54 Aigialeias St., 151 25 Maroussi
- **Tax no. (ΑΦΜ):** 998200370 – **General Commercial Registry (ΓΕΜΗ):** 69725003000
- **Contact:** +30 210 6135253 – info@probity.gr – www.probity.gr
- Active in insurance distribution since 2008. Partners: Vasileios Panoutsopoulos and Anna-Christina Bouza.

2. Category and registration

- **Category:** Insurance and Reinsurance Broker (Μεσίτης Ασφαλίσεων / Αντασφαλίσεων)
- **Special register no.:** ΕΕΑ / 89 – Athens Chamber of Professionals (Επαγγελματικό Επιμελητήριο Αθηνών), 44 Panepistimiou St., 106 79 Athens, www.eea.gr
- **Single Information Point (ΕΣΗΠ):** you can check our registration here: https://insuranceregistry.uhc.gr/Display_agent/index/69725003000 or by searching our tax number at insuranceregistry.uhc.gr
- **Supervisory authority:** Bank of Greece – Department of Private Insurance Supervision, bankofgreece.gr
- We are permitted to distribute insurance-based investment products.

3. Who we act for and the advice we give

- As insurance brokers we act on your written instruction and on your behalf. We do not act in the name or on behalf of any insurance company and we are not bound to choose any particular insurer.
- We give you advice on the products we recommend, based on a **fair and personal analysis** of a sufficient number of insurance contracts available on the market.
- Before any contract is concluded, we record your needs in the Needs Assessment Form and give you our recommendation in writing (Personal Recommendation), explaining why the product we propose best meets your needs.
- For some products we work with other insurance intermediaries (brokers or agents) registered in the Greek Single Information Point (ΕΣΗΠ), through whom the policy is placed with the insurer. In that case, before you apply, we tell you in the Personal Recommendation who the partner intermediary is and give you their registration number. This does not increase your premium, and we still act on your behalf.

4. Premium collection

- Some insurance companies have authorised us to collect premiums on their behalf. For each policy we will tell you whether you can pay through us or only directly to the insurer.

5. Our remuneration

- We are paid by **commission** from the insurance company, which is included in the premium. We do not charge you a fee directly, unless we have agreed it with you in writing in advance.
- Some insurers may pay us additional remuneration based on the quality or volume of our business. If this applies to a product we recommend to you, we will tell you.
- You may ask at any time for information on the nature and amount of our remuneration for a specific product.

6. Holdings and conflicts of interest

- We do not hold, directly or indirectly, 10% or more of the voting rights or capital of any insurance company.
- No insurance company or parent of an insurance company holds, directly or indirectly, 10% or more of our voting rights or capital.
- If a conflict of interest arises that could affect your interests, we will tell you before the contract is concluded.

7. Professional indemnity insurance

We hold professional indemnity insurance for our insurance distribution activity, as required by Law 4583/2018 and with the minimum limits set by the Bank of Greece.

8. Complaints and out-of-court dispute resolution

- **How to complain:** in writing, by email to info@probity.gr or by letter to our registered office, addressed to the Complaints Handling Department.
- We will send you an acknowledgement as soon as possible, describing the procedure, the person handling your complaint and any information we need from you.
- We reply as soon as possible and in any case **within 50 calendar days** of receipt. If we need more time for objective reasons, we will explain why in writing and give you a new reply date.
- Making a complaint **does not interrupt the limitation period** for your legal claims.
- You may also file a complaint with the Bank of Greece (Department of Private Insurance Supervision).
- **Out-of-court resolution:** you may contact the Hellenic Consumer Ombudsman (www.synigoroskatanaloti.gr) or another Alternative Dispute Resolution body listed in the Ministry of Development register, such as ADR Point (www.adrpoint.gr) or startADR (startadr.org) (Article 11, Law 4583/2018).
