

Based on the Insurance Law („The Official Gazette of the Republic of Serbia“ No. 139/2014) and the Decision regarding the method of protection of rights and interests of the insured („The Official Gazette of the Republic of Serbia“ No. 55/2015), Društvo za posredovanje u osiguranju Premija Plus d.o.o. Beograd (hereinafter referred to as the Company) passed the following Decision on 15th September, 2015:

RULE BOOK OF THE METHOD OF FILING COMPLAINTS AND THE PROCEDURE IN CASE OF COMPLAINTS OF THE USERS OF INSURANCE BROKERAGE SERVICES

General

Art. 1

This Rule Book regulates the protection of rights and interests of the users of insurance brokerage services, as well as the method of filing complaints of the users of insurance brokerage services and the procedure in case of complaints filed in connection with conducting insurance brokerage activities.

Right to File a Complaint

Art. 2

The users of insurance brokerage services can file a complaint to the Company if they are not satisfied with the services of the Company.

Claims for damages or requests for certain information and clarifications shall not be deemed as complaints.

The Company shall not charge any remuneration or any other fees to the users of insurance brokerage services for the handling of complaints.

Filing Complaints to the Company

Art. 3

The users of insurance brokerage services can file complaints personally or through their representative or attorney.

The users of insurance brokerage services can file complaints only in writing, namely:

- in the premises of the Company or by mail, to the following address: Kralja Petra Prvog 32/III, 11000 Beograd;
- via internet presentation of the Company: www.premijaplus.rs;
- by e-mail to the following address: prigovori@premijaplus.rs, for the receipt of complaints.

Elements of Complaint

Art. 4

Complaints shall contain the following data and documentation:

- name, surname and address of the submitter of complaint for natural persons, or company name and head office of legal person and the name and surname of the legal representative of legal

person, or authorized person if complaint is submitted in the name and for the account of legal person;

- reasons for complaint and the submitter's demands;
- proofs corroborating the complaint allegations;
- date of filing a complaint;
- signature of the submitter of complaint, or his/her representative or attorney, except in case when the complaint is submitted in electronic form;
- power of attorney if the complaint was filed by attorney.

Receipt of Complaint

Art. 5

The Company employee who received a written complaint shall issue a receipt, indicating the place and time of receipt, as well as the name of the person who received the complaint.

If the user of insurance brokerage services filed a complaint via internet presentation of the Company or by e-mail, the receipt of complaint shall be confirmed forthwith.

Complaints shall be recorded in the official data base at the time of receipt by the Company.

Complaint Settlement Procedure

Art. 6

Complaints are processed, settled and answered by the General Manager of the Company, who has the highest competences at the Company for making decisions regarding the settlement of complaints, and therefore in this context he/she shall be considered as a person in charge of complaints.

If the person in charge of complaints finds that he/she is not competent for the settlement of complaints, he/she shall direct the submitter of complaint to a competent person, if it can be determined.

If necessary, the person for negotiations in the complaint settlement procedure shall communicate with the submitter of complaint.

The submitter of complaint can, on his/her request, be informed about the course of the complaint settlement procedure.

After checking out the complaint allegations and assessing all the facts, proofs and information in connection with these allegations, the person in charge of complaints shall decide about the complaint and shall send an answer to the submitter of complaint.

The answer shall contain a statement regarding the complaint allegations, with an explanation, an opinion of the grounds for complaint and a signature of the person in charge.

The complaint can be founded or unfounded.

If the complaint is founded, the submitter of complaint shall be informed whether the reasons for complaint have been removed, of the time period for their removal and the steps that shall be taken for their removal.

If the person in charge of complaints finds that the complaint is unfounded, an answer to the complaint must contain an information to the insured that he/she is entitled to file a complaint to the National Bank of Serbia if he/she is not satisfied with the answer (legal remedy).

Procedure and Deadline for Answers to Complaints

Art. 7

The Company shall send a written answer to the submitter of complaint not later than 15 days from the date of the receipt of complaint.

Exceptionally, if an answer cannot be delivered until the basic deadline due to reasons that do not depend on the will of the Company, this deadline can be extended for maximum 15 days, whereof the Company is obliged to inform the user of insurance brokerage service in writing, within 15 days from the date of the receipt of complaint. This information shall contain the reasons why it is not possible to send the answer until the basic deadline, as well as the deadline when the answer will be delivered.

If the answer is delivered by e-mail or the submitter of complaint demands the answer to be sent by e-mail, the answer can be sent by e-mail, signed by qualified electronic signature, pursuant to the law regulating electronic signatures.

Records of Complaints and Reporting to the National Bank of Serbia

Art. 8

Complaints records shall be kept in the complaints data base, in electronic form.

A report on complaints shall be prepared quartely and shall be sent in electronic form to the National Bank of Serbia, in accordance with the instructions regulating the electronic submission of data to the National Bank of Serbia, not later than 15 days after the expiry of a three-month period.

Case documentation relating to complaints shall be kept by the Company for five years from the date of sending an answer to complaint.

Final provisions

Art. 9

This Rule Book shall come into effect on the date when it was adopted by the Company. It shall be published and made available to the users of insurance brokerage services at the official internet page of the Company, and also in the premises of the Company at the following address: Kralja Petra Prvog No. 32/III, 11000 Beograd.

The Company shall submit this document to the National Bank of Serbia and shall inform them of any amendments thereto within eight days from the date when this document and/or any amendment thereto was adopted.

Premija Plus d.o.o. Beograd

Mr. Borislav Ilić, General Manager

