

**INFORMATION
FOR THE POLICYHOLDER BEFORE ENTRY INTO INSURANCE
AGREEMENT OR WHEN CHANING/AMMENDING OR PROLOGING SUCH
AGREEMENT**

This document is an integral part of the insurance offer

In accordance with the Article 111 of the Law on Insurance (Off. Gazette of RS, No. 139/14), the Policyholder is hereby notified of the following:

1) Registers of competent institutions in which the insurance brokerage company is registered and the method of registration verification:

- *Competent institution:* National Bank of Serbia, Kralja Petra 12 , 11000 Belgrade;
- *Decision No:* 5977 dated 16.09.2005
- *Registration check:* National Bank of Serbia – in written form and/or via the internet address www.nbs.rs;
- *Business entities register:* Business Registers Agency, Brankova 25 11000 Belgrade, Serbia, No. BD21648/2012 dated 02.03.2012.
- *Registration check:* Business Registers Agency, – in written form and/or via the internet address www.apr.gov.rs

2) The insurance brokerage Company Marsh d.o.o. concluded agreements with the following insurance companies: AS Osiguranje a.d.o., AMS Osiguranje a.d.o., AXA neživotno osiguranje a.d.o., DDOR Novi Sad a.d.o., Generali Osiguranje a.d.o., Kompanija Dunav Osiguranje a.d.o., Energoprojekt garant a.d.o., Globos Osiguranje a.d.o., Grawe osiguranje a.d.o., Milenijum osiguranje a.d.o., Sava osiguranje a.d.o., Triglav Osiguranje a.d.o., Uniqa neživotno osiguranje a.d.o., Sogaz a.d.o., Wiener Stadtische osiguranje a.d.o.

3) Connections with the insurance companies:

Qualified participation of a insurance brokerage company in the capital of an insurance company, with whom an insurance or brokerage agreement will be concluded/the possibility to hold 10% or more voting rights in such insurance company.

NO DATA

(name of the insurance company)

Qualified participation of the insurance company with whom tan insurance agreement, or participation of such company's mother company, in the capital of an insurance brokerage company or holding / the possibility to hold 10% or more voting rights in such insurance brokerage company.

NO DATA

(name of the insurance company/mother company)

4) In the event of violation of rights or interests with regards to the operation of an insurance brokerage company, that is, in the event that insurance service user is not satisfied with the provided services of the Company, they can submit a complaint in written form, in the business premises of the Company at the address Omladinskih brigada 88b, 11000 Belgrade or via the Company website serbia.marsh.com, via mail, telefax or e-mail.

Complaint should include:

- Name, surname and the address of the person submitting a complaint if it is a natural person, or business name and head office address of a legal entity and the name and surname of a legal representative of such legal entity, that is, authorized person in the event that the complaint is submitted in the name and for the account of the legal entity;
- Reasons for the complaint and requests of the submitter,
- Evidence supporting statements from the complaint;
- Date of submission of the complaint;
- Signature of the complaint submitter, that is, their representative or attorney, except in the event that complaint is submitted in electronic form;
- Power of Attorney for representation, if the complaint is made by the attorney.

Insurance Brokerage Company is obliged to respond in written form to the submitter of the complaint, no later than within 15 days from the date of receipt of the complaint (in exceptional cases, within 30 days). Response should contain a reply to the statements made in the complaint, along with the explanation, assessment of the grounds for the complaint and signature of the authorized person of the Company.

5) Supervision of affairs of the Insurance Brokerage Company „Marsh“ d.o.o. is conducted by the National Bank of Serbia - Sector for supervision of insurance business activities, with head office in Kralja Petra No. 12, 11000 Belgrade,

Insurance service user can submit the complaint to the National Bank of Serbia, if they previously contacted the insurance brokerage company in written form and was not satisfied with its response, or if the company failed to respond in written form to such complaint within 15 days of its receipt (in exceptional cases, within 30 days). Complaint is submitted to the National Bank of Serbia in written form, via post or e-mail to the e-mail address of the National Bank of Serbia stated on its website.

Along with the complaint submitted to the National Bank of Serbia, the insurance service user should submit the complaint they sent to the Company, its response (if there was any) and documents based on which the statements from the complaint to the National Bank of Serbia can be assessed.

Insurance service user can submit the complaint to the National Bank of Serbia within 6 months from the date of receipt of the response of the insurance brokerage company or expiry of the term for its receipt.

National Bank of Serbia shall provide the insurance service user with the final response no later than within three weeks from the date it received the complaint on, and in complex cases such term may be prolonged for no more than three months, of which the National Bank of Serbia is obliged to inform the insurance service user in written form before the expiry of the three-month period upon the date of receipt of the complaint.

If the insurance service user is not satisfied with the response of the insurance service provider or such response is not provided to him within the term defined by this decision, the dispute between the insurance service user and the insurance service provider can be resolved in a mediation procedure, in accordance with the law regulating dispute mediation.

National Bank of Serbia conducts the mediation procedure free of charge, but any costs which might occur in such procedure are to be borne by the parties themselves (costs of travel, accommodation, unpaid leave from work etc.).

**Insurance Brokerage Company
“Marsh” d.o.o.**
Aleksandra Raca, authorized person

