



Complaints Handling Policy

We, at HELESTIA INSURANCE BROKERS and ESTATE AGENTS LIMITED LIABILITY COMPANY ("HELESTIA LTD.") aiming at continuously improving our services, as well as remaining committed to the highest standards of professionalism and credibility, ask our clients and generally the recipients of our services to submit a written notice by filing a relevant complaint, in the event that they have any complaint. According to our company's complaints handling policy we ensure that all complaints received are investigated and treated in good faith, by evaluating and processing all relevant elements and information collected.

This document outlines HELESTIA LTD's procedure of managing complaints based on the Act of the Executive Committee of the Bank of Greece No. 89/5.4.2016 (Government Gazette B' 1050/14-04-2016), which covers all relevant matters including those not covered herein.

1. "Complaint" is a written statement of dissatisfaction that is addressed to an insurance Intermediary, in this case our company, by a person who is a recipient of our services, such as those identified in article 2 para. 3 and 7 of the Presidential Decree 190/2006 on insurance intermediaries. The notion of complaint does not include announcement of claims or indemnification requests or simple requests in relation to the execution of an insurance policy or the provision of information and/or clarifications.

2. "Complainant" is the person who is presumed to be eligible to submit a complaint that is to be examined by an insurance intermediary and who has already lodged a complaint, such as a policyholder, an insured person, a beneficiary of indemnification and/or a damaged third party.

3. Our clients and other recipients of our services have the ability to submit their complaint by sending or submitting it to our company.

4. Upon receipt of any complaint our company will send to the complainant a confirmation of receipt of the complaint, which includes, in plain and intelligible language, a brief description of the process followed by our company in order to manage the complaint, the contact details of the person who will handle the complaint, the kind of information that the complainant needs to provide to our company, as well as the elements of the following paragraphs 5,6 and 7.

5. Our company will respond to the complainant in writing and giving its reasons, within a period which may not exceed fifty (50) calendar days from the date of submission of the complaint. If our company does not satisfy fully the complaint we shall explicitly mention that the complainant has the right to insist on his complaint. Any exceeding of the aforementioned deadline will be given reasons for, specifically and in writing to the complainant and a fresh deadline for finalizing the process of the complaint will be specified.

6. Our company informs the complainant that the activation of the complaints process does not interrupt the limitation period of the complainant's legal claims.

7. The complainant will be advised by our company on the authorities to which he can apply for the out-of-court settlement of his complaint, such as, indicatively:

- I. The Hellenic Consumers' Ombudsman
- II. The General Secretariat of Consumer
- III. The Department of Supervision of Private Insurance of the Bank of Greece

as well as for any legal deadlines.

8. Our company shall inform the complainant on the progress of the examination of the complaint.

9. Our company has published in a prominent position on its website <http://helestia.com/>, the procedure that we follow for handling complaints, the contact details of the person responsible for the handling of complaints, as well as the elements of paragraphs No. 5, 6, 7 hereof.

10. Our company, in the framework of its complaints management policy, lays down the procedures for the analysis, on an ongoing basis, of the complaints so registering any weaknesses and deficiencies of the internal procedures as well as suggestions for eliminating them. Also, above procedures relate to the products and services to which the complaints refer, in order for our company to identify common causes, affecting other procedures or products, and to properly carry out the correction or removal of these problems.

11. Our company has established the procedures for regular reporting to the Manager, the information necessary for the identification, measurement, management and monitoring of legal and operational risks as well as the procedures for the maintenance of a record including the analysis and the relevant decisions it has taken.

12. Whenever required by the Bank of Greece, our company provides any kind of information or written update in relation to the examination of the complaints that concern us.

13. As provided for by the relevant provisions, the staff of our company has been updated on this "Complaints Handling Policy", followed by our company.

The contact details of the Person Responsible for the Handling of Complaints by our company, who is competent to receive any complaint, are the following:

Complaints Manager
HELESTIA LTD.
39 Panepistimiou Street, Athens 10564, Greece
Tel: +30 210 3233067
Fax: +30 210 3233505
E-mail: complaints@helestia.eu