

INFORMATION DOCUMENT OF INSURANCE UNDERTAKING

This document is provided in accordance with the Insurance and Reinsurance and Other Related Matters Acts and the related Regulations, prior to the conclusion of the insurance policy and provides the following information:

1. Information about the insurance undertaking and the proposed insurance policies:

- General Insurance of Cyprus Ltd. is a private insurance company with registration number HE0165 and a member of Bank of Cyprus Group
- It is a registered insurance company in the Republic of Cyprus (Licence no. 53) and is engaged in general sector insurance operations
- Member state of origin: The Republic of Cyprus
- Head Office: 4 Evrou Str., Eurolife House, 2003, Strovolos, Nicosia, Cyprus
- For the proposed insurance policies the employees of the Company receive remuneration in the form of a salary or other monetary or non-monetary benefits and, in some occasions, commissions on the sale of insurance products
- On the basis of the information that the Company will receive from you, it will determine your needs and provide you with objective information for the insurance product, which does not constitute advice, so that you can make an informed decision. For each insurance product, the Company shall provide a separate Information Document which does not constitute and does not replace the insurance policy and the terms and conditions of the insurance policy.

2. Language of Communication:

The official language of communication between Genikes Insurance and its customers is Greek. However, in instances where individuals do not comprehend the Greek language, English will be used to ensure clear communication.

3. Applicable Law and jurisdiction of the courts:

The law which shall govern the insurance policies shall be the Cyprus Law. The courts of the Republic of Cyprus shall have exclusive jurisdiction and authority to adjudicate any disputes arising out of the insurance policies.

4. Complaints procedure:

Should you wish to submit a complaint with respect to the policy or service offered by the staff or the collaborators of our Company, you may inform us by completing the "Complaints Submission Form" which can be found on our website www.genikesinsurance.com.cy and at our Branches. The Form can be forwarded via E-mail to complaints@gic.bankofcyprus.com, by fax (22123706), by post (4 Evrou Str., Eurolife House, 2003, Strovolos, Nicosia, Cyprus) or delivered to any of our Branches.

Once we receive the Form, we shall acknowledge receipt within two (2) working days. A letter will be sent-out within fifteen (15) working days informing you of the outcome of our investigations. You shall be informed promptly and in writing in case the time required to handle your complaint is expected to exceed fifteen (15) working days. In any case you shall receive a response from the Company within forty-five (45) days of receipt of the complaint.

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- In the event the response from the Company under the above-mentioned complaints procedure does not satisfy you, you may refer the matter to the "Unified Body of Out-of-court Dispute Resolution of Financial Nature" (13, Lord Byron Avenue, 1096, Nicosia tel.no. 22848900, fax.no. 22660584, website www.financialombudsman.gov.cy) by virtue of the Establishment and Operation of the Unified Body of Extrajudicial Dispute Resolution of Financial Nature Law of 2010 as amended or replaced.