CLIENT INFORMATION FORM

Mandatory statutory disclosure by your Insurance Intermediary

1. General Information

The company named "Seatack Asfalistikoi Praktores SINGLE-MEMBER P.C., trading as "Seatack Agency", hereinafter referred to as "Seatack", which has been incorporated, operates and is legally represented in accordance with the provisions of Greek law, has its registered office at 5 Skoufa Str., Agia Paraskevi, P.C. 15343, General Commercial Registry (G.E.MI.) No. 166767803000, Tax ID No. (AFM) 801944674 / Holargos Tax Office, is duly registered in the special register of the Athens Chamber of Tradesmen (Epaggelmatiko Epimelitirio Athinon) as an insurance agent under registration number 8749 and as an insurance agents coordinator under registration number 1444, and is supervised by the Bank of Greece.
Single Information Point: https://insuranceregistry.uhc.gr/agent/166767803000

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2. Activities of the Insurance Intermediary

Seatack provides the following services:

- Insurance agency, i.e. the activity of distributing insurance products in the name and on behalf of one or more insurance undertakings in Greece and/or abroad (Insurance Agent)
- Coordination of insurance agents, i.e. the activity of distributing insurance products through a group of insurance agents, whom it selects and proposes to insurance undertakings for cooperation and subsequently trains and supervises, in order to ensure that they apply the distribution-related policies and procedures of the insurance undertakings with which it cooperates
- Distribution of insurance-based investment products (Unit-Linked).

Seatack maintains its independence when providing insurance distribution services and provides advice and insurance services to its clients and partners on the basis of an objective and impartial analysis, after researching the insurance contracts available on the market.
It operates in the insurance sector with a high level of professionalism, respect for principles and procedures, and integrity in its business relationships and obligations.

This is achieved through:

- The high calibre of its staff
- The comprehensive support & service it provides
- Sound management

Seatack undertakes to research the insurance market for the best possible insurance proposal/quotation for the client according to the client's needs, to continuously monitor, manage and adjust the client's insurance, and to provide support with claims / compensation.
Proposals and quotations given for taking out insurance are based on the information provided to the company through the "CLIENT NEEDS FORM", and the client's personal data will be processed by the company and/or the insurance companies in order to fulfil the company's obligations to provide insurance advice.

3. Other Information

- Seatack does not hold any direct or indirect participation in an insurance undertaking that reaches or exceeds ten percent (10%) of its voting rights or capital.
- No insurance undertaking or parent company of an insurance undertaking holds any direct or indirect participation that reaches or exceeds ten percent (10%) of the voting rights or capital of Seatack.
- Seatack provides advice on the basis of an impartial analysis (Law 4583/18), as it does not cooperate exclusively with one or more Insurance Companies.
- Seatack has been authorised by the insurance undertakings it cooperates with to collect premiums from the client on their behalf. Payment is made by the client depositing the premium amount into a Seatack bank account.
- Seatack is remunerated by the insurance undertakings it cooperates with on the basis of a commission included in the premium.
- Seatack does not assess and/or accept insurance risks and, in general, does not promise or undertake obligations binding the insurance undertakings with which it cooperates. The acceptance of insurance applications, the assessment and/or acceptance of insurance risks and, in general, the undertaking of obligations in relation to and within the framework of the selected insurance product are carried out by the cooperating insurance undertaking that provides it.

4. Cooperating Insurance Undertakings

Seatack has (non-exclusive) cooperation agreements with the following insurance undertakings in all classes of insurance:

- Allianz European Reliance General Insurance S.A.
- ARAG SE – European Company, Greek Branch
- ERGO Insurance Single-Member S.A.
- GENERALI HELLAS Insurance Company S.A.
- INTERLIFE General Insurance S.A.
- AIG Europe S.A. (Greek Branch)
- DYNAMIS General Insurance S.A.

5. Right of Withdrawal – Right of Objection

1) The policyholder has the right to object to the conclusion of the insurance contract pursuant to Article 2(5) and (6) of Law 2496/1997, in the following cases:

- Within a strict period of one (1) month from the date of delivery of the insurance policy, the insured may exercise the right of objection if they find that any provision of the content of the insurance contract deviates from the insurance application.

- Within fourteen (14) days of delivery of the insurance policy, the insured may exercise the right of objection if the insurance intermediary or the insurance undertaking providing the product: (a) did not disclose to them, at the time the insurance application was submitted, the information provided for in Article 150(1) of Law 4364/2016, or (b) did not disclose to them any general or special terms governing the insurance contract, by referring to them in the section of the policy that sets out the individual details of the contract and delivering them together with the policy, as provided for in Article 2(4) of Law 2496/1997.

2) The policyholder/consumer has the right to withdraw from the insurance contract, without any penalty and without giving any reason, pursuant to Article 4i(5) of Law 2251/1994 where the insurance contract is concluded at a distance. This right is exercised by completing and submitting a written notice of withdrawal within a strict period of fourteen (14) calendar days. This period is extended to thirty (30) calendar days for distance contracts concerning life insurance, as governed by Article 5 of Law 4364/2016 (Government Gazette A' 13), and for pension insurance.

For the exercise of this right, the period begins either from the day the distance contract is concluded (except for life insurance, where the period begins on the day the consumer is informed that the distance contract has been concluded), or from the day the consumer receives the contractual terms and information in accordance with points (a) and (b) of paragraph 4 of Article 4i of Law 2251/1994, if this latter date is later. Please note that the right of withdrawal does not apply to travel and baggage insurance policies or similar short-term insurance policies with a duration of less than one (1) month. The period for exercising the right of withdrawal is suspended for as long as the User has a right of objection.

3) Notices of objection and withdrawal must be in writing and delivered and/or sent to the insurance undertaking providing the insurance product or to the insurance intermediary.

4) Where the User – insured lawfully exercises any of the rights of objection and withdrawal provided for by applicable law, the insurance contract is cancelled ab initio, i.e. it is deemed never to have been concluded and consequently has no effect for any of the parties; premiums paid are refunded within thirty (30) calendar days of receipt by the relevant insurance undertaking of the notice of withdrawal or objection, and there is no penalty for the consumer. The above applies without prejudice to the provisions of Article 4i(5) of Law 2251/1994 regarding payment for a service provided before withdrawal.

5. It is clarified that the right of objection or withdrawal cannot be exercised if a claim has been reported for an insured risk that has occurred and is covered by the insurance contract, or if compensation has been paid under the policy's cover. Specifically for third-party motor liability cover, the exercise of the above rights is subject to any more specific provisions of Presidential Decree 237/1986 on compulsory third-party motor liability insurance.

6. Complaints Procedure

Seatack has a complaints management system (for written complaints/expressions of dissatisfaction) in accordance with national legislation, Law 4583/2018 and Bank of Greece Executive Committee Act No. 89/5.4.2016.

A “complaint” means a written statement of dissatisfaction addressed to an Insurance Intermediary by a person who receives the Insurance Intermediary’s services. Complaints do not include claim notifications or compensation claims, nor simple requests relating to the performance of the insurance policy or the provision of information and clarifications.

Any interested party may submit their questions or any complaints in writing to Seatack by sending a letter or e-mail to the following contact details: info@seatack.gr

Upon receiving the request, Seatack acknowledges its receipt and then forwards it immediately to the insured’s insurance company (where the request concerns a specific insurance contract and not the services provided by our company), so that the interested party is informed about their request as soon as possible and no later than thirty (30) working days.

Exercising this right does not limit the interested party’s right to seek judicial protection. Please note that submitting a written complaint / statement of dissatisfaction to the insurance intermediary through this procedure does not interrupt the limitation or preclusive period of the claim. Complaints will be handled within fifty (50) calendar days, starting from the date the complaint is received.

Insured persons, contracting parties, beneficiaries and other interested parties may file a complaint against Seatack with the Department of Private Insurance Supervision (DPIS) of the Bank of Greece regarding acts or omissions that constitute a breach of the legislation on insurance distribution, as well as acts contrary to fair trading practices or public order, and in particular acts or omissions attributable to the insurance agent. The sanctions provided for in Law 4583/18 are imposed following an investigation by the Department of Private Insurance Supervision (DPIS) and a hearing of the insurance intermediary concerned, both as to their merits and as to the adequacy of the intermediary’s explanations. The DPIS provides a reasoned reply to the complainant within a reasonable period. Finally, if the parties involved agree, the DPIS may refer the dispute to the Hellenic Consumer Ombudsman (Law 3297/23-12-2004), without limiting the out-of-court resolution of the dispute before other competent bodies.

Please note that the following out-of-court dispute resolution mechanisms are available:

1) Hellenic Consumer Ombudsman http://www.synigoroskatanaloti.gr

2) Department of Private Insurance Supervision, Bank of Greece
http://www.bankofgreece.gr

3) Committees for the Amicable Settlement of Consumer Disputes
http://www.synigoroskatanaloti.gr/docs/announce/2018-01-25.Letter-EFD.pdf

In addition, if the user wishes to submit a complaint about an insurance policy purchased online, they may use the European Commission's Online Dispute Resolution platform, available at: http://ec.europa.eu/consumers/odr

The client/consumer may submit their questions or any complaints in writing to Seatack by sending an e-mail to info@seatack.gr or by calling 210 6004086 (+30 210 6004086).

The language used for drafting insurance contracts between the insurance companies and/or Seatack's partners, as well as for the terms of the insurance policies of the cooperating insurance companies, is Greek.

Any dispute between Seatack's partners and/or clients shall be governed by Greek law, and the Greek Courts shall have jurisdiction.

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