

1 JANOUARY 2019



## POLICY FOR COMPLAINT HANDLING

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## **1. Policy Purpose**

The present statement entitled “Policy” as it follows below, the general principles and the basic processes are communicated regarding the fair investigation of our clients’ complaints.

## **2. Regulatory Framework**

The present Policy is determined in compliance with and it follows the guidelines of the Deed No. 89/5.4.2016 by the Executive Committee of the Bank of Greece.

## **3. Basic concepts**

“Complaint”

“Complaint” means the written statement of displeasure directed to an Insurance Broker by a person who is the recipient of the Insurance Broker’s services, as they are determined in art. 2 par. 3 and 5 of P.D. 190/2006. The complaints do not include claims notifications, applications for compensation, as well as simple requests related to the execution of the current insurance policy and the provision of information or clarifications.

“Complainant”

“Complainant” means the person considered as fulfilling the conditions to submit a complaint for examination by an insurance broker and who has already submitted a complaint, such as the counterparty, the insured person, the person entitled to compensation or/and the injured third party.

## **4. Complaints Handling**

All complaints are investigated and dealt with according to good faith and fair practices by collecting and processing every relevant and related detail and piece of information.

The investigation of the Complaint and the written answer to the Complainant may not exceed fifty (50) calendar days from their receipt.

At the receipt of the complaint, a relevant file will be created with the complainant receiving as soon as possible a proof of receipt, accompanied by a description of the process to follow, the contact details of the competent person for handling the complaint, as well as the kind of information and additional details the complainant may need to provide Apeiron Insurance with so that his complaint can be fully investigated.

The company will make every possible effort aiming at resolving each complaint within a reasonable time from its receipt, taking into account its content and severity. Subsequently it will inform the complainant regarding the progress of the investigation of his complaint, following a relative request by him and regarding the final result.

Should it be impossible to resolve the matter, the company is obliged within a deadline of fifty (50) calendar days from the day the complaint was submitted, to complete its examination and send a written and justified answer to the complainant, in the same way

it received the complaint. It will moreover inform the complainant expressly that he has the right to persist with his complaint.

Any transgression of the above deadline of fifty (50) days is justified by the company in writing to the complainant and a new time frame is determined for the completion of the complaint handling.

The complainant will be aware that the start of the complaint examination mechanism does not interrupt the limitation of his lawful claims.

Moreover, in the case no mutually acceptable solution is found, the company is obliged to communicate to the complainant the Authorities to whom he may direct himself within the deadlines provided, for the out-of-court resolution of his complaint.

Indicatively, we are mentioning the following:

Ενδεικτικά αναφέρουμε τις κάτωθι:

**General Secretariat for Consumers**

<http://www.efpolis.gr/>

**Consumer's Ombudsman**

<http://www.synigoroskatanaloti.gr/>

**Department of Private Insurance Supervision of the Bank of Greece**

<http://www.bankofgreece.gr/Pages/el/deia/default.aspx>

## **5. Bank of Greece**

If the Bank of Greece requests that the complaints be sent to it, all the details regarding the submitting and handling of the Complaint are provided.

## **6. Record-keeping**

The company keeps a safe and totally protected register where the necessary details of the Complaints are stored.

Specifically:

The date of submission of the Complaint by the Complainant and the date the relevant file was closed.

A brief description of the specific Complaint.

The insurance branch which the Complaint is about.

The result of the Complaint.

Moreover, the full set of the documents regarding the handling of each complaint separately.

## **7. Methods of Complaint Delivery**

- Electronic form for Complaint submission

Form for submitting Complaints: <https://apeironinsurance.gr/new-page-59>

- By e-mail: [sloukou@apeironinsurance.gr](mailto:sloukou@apeironinsurance.gr)
- By telephone 213 0904305 (Monday to Friday 9 a.m. to 5m.m.)
- By fax.: 213 0904399
- By post to the attention of:

Complaints Handling Official  
Apeiron Insurance Project  
Andrea Syggrou Avenue 40-42, 11742 Athens

## **8. In summary**

Our company aims to be a helper and companion of each natural or legal person with whom it has transactions or/and cooperation of every kind. For that purpose, it remains available to discuss on any matter that might preoccupy you and we may offer a solution aiming at the best provision of the services we offer.