

Notice concerning complaints for clients of Sopockie Towarzystwo Ubezpieczeń na Życie ERGO Hestia SA

1. The policy holder, the insured, the beneficiary under the insurance contract, any person raising claims under the Act of 22 May 2003 concerning mandatory insurance, the Insurance Guarantee Fund and the Polish Motor Insurers' Bureau, any person seeking insurance cover, and the insurance bond buyer (client) may lodge complaints concerning services provided by STU na Życie ERGO Hestia or an insurance agent.
2. **The terms and conditions of lodging complaints concerning services provided by STU na Życie ERGO Hestia or STU na Życie ERGO Hestia's exclusive agent (an agent acting solely for or on behalf of a single insurer).**
 - Complaints may be lodged as follows:
 - by completing the form available at: www.ergohestia.pl;
 - by phone at: 801 107 107 or 58 555 5 555;
 - in writing at the address of Sopockie Towarzystwo Ubezpieczeń na Życie ERGO Hestia SA, ul. Hestii 1, 81-731 Sopot;
 - orally or in writing at a branch of Sopockie Towarzystwo Ubezpieczeń na Życie ERGO Hestia SA.
 - Complaints are processed by a dedicated organisational unit established for that purpose by the Management Board of STU na Życie ERGO Hestia.
 - The reply to a complaint is provided within 30 days of receipt of the complaint, in writing or on other durable media or by email at the request of the person lodging such complaint.
 - In particularly complex cases where a complaint cannot be reviewed and the reply cannot be provided within the time limit specified above, the reply is provided within 60 days of receipt of the complaint. The client is notified of the necessary extension of the time limit for the reply within the 30-day time limit.
 - In non-standard cases, the client may approach the STU na Życie ERGO Hestia Customer Ombudsperson by completing the form available at: www.ergohestia.pl.
 - The client may lodge a request for review with the Financial Ombudsman, www.rf.gov.pl.
3. **The terms and conditions of lodging complaints concerning services provided by a multi-agent (an agent acting for or on behalf of STU na Życie ERGO Hestia and other insurers) to the extent unrelated to the provided insurance cover.**

Complaints to the extent unrelated to the provided insurance cover shall be lodged directly with the agent who provides the insurance distribution service. Such complaints are processed directly by such agents. If STU na Życie ERGO Hestia receives such complaints, STU na Życie ERGO Hestia immediately forwards them to the agent and notifies the client who lodged such complaint.