

Complaints Policy

Rev 1.4 – May 12, 2018 – COM 6.1.2

CODE Underwriting Agency is committed to providing quality service and working in an open and accountable manner that builds trust and respect. One way that we continue to improve our service is by listening and responding to the views of our clients, reinsurers and business partners and by considering and responding to potential complaints.

We aim to ensure that:

- Submitting a complaint is as easy as possible.
- Acknowledging the receipt of a complaint occurs quickly.
- The process of addressing the complaint is executed with a sense of urgency and when appropriate, confidentially.
- Responding to the complaint takes place appropriately – offering an explanation or an apology when we got things wrong.
- Lessons learned from any complaints are used in improving the services offered to you.
- The activation of complaint procedure doesn't interrupt the limitation of legal rights.

How we handle complaints

We undertake to acknowledge receipt of your complaint in writing immediately by the end of the following business day and will try to resolve matters within the prescribed period of time. If this is not possible, your complaint will then be passed to one of our senior managers who is not involved and /or to our compliance officer.

We will fully investigate your complaint and respond to it as swiftly as possible and in any event within 50 calendar days of the date of receipt. If this is not possible, we will provide you with an estimated time of reply along with a detailed explanation of the reasons for any delay.

How we close complaints

Once we reply to your complaint with the response and do not receive a further response from you within one calendar month from the date of our response, we treat the complaint as closed.

If our response is not satisfying, the client has the right to insist on his complaint.

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Submitting a complaint

You may submit a complaint in writing via letter, telephone, facsimile or in person to:

CODE Underwriting Agency
61 Akadimias str.
106 79 Athens, Greece
Telephone: +30 210 3609 373
Fax: +30 210 3390 356

Alternatively, you can submit a complaint via email to:

Sofia Gerafenti / Natalia Karela
Legal Counsel & Compliance Officer
Telephone: +30 216 100 2020
Fax: +30 210 3390 704
info@codeins.com

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CODE Underwriting Agency is authorized and regulated by the Athens Chamber of Tradesmen and supervised by the Bank of Greece.

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CODE Underwriting Agency registration number is:

Athens Chamber of Tradesmen
Registration No: 316610

Ultimately, you can submit a complaint to:

1. General Secretary for Consumer Affairs

Kaniggos Square,
10181 Athens, Greece
Fax: 210 38 43 549
Email: info@efpolis.gr

2. Hellenic Consumers' Ombudsman

144 Alexandras Av.,
11471 Athens, Greece
Tel.: 210 6460862
Fax.: 210 6460414
Email: gramma@synigoroskataloti.gr

3. Bank of Greece

21 E. Venizelos Av.
10250 Athens, Greece
Tel: +30 210 320 1111
Fax: +30 210 323 2239/2816
E-mail: complaints@bankofgreece.gr

The European Commission also provides an on-line dispute resolution (ODR) platform that allows consumers to submit their complaint through a central site, which will forward the complaint to the competent Alternative Dispute Resolution (ADR) scheme. The ADR scheme for CODE Underwriting Agency is the Hellenic Consumers' Ombudsman, which can be contacted directly using the contact details above. For more information about ODR please visit <http://ec.europa.eu/odr>.