

INFORMATION

BEFORE CONCLUSION OF AN INSURANCE CONTRACT UNDER ARTICLES 324 AND 326 OF THE INSURANCE CODE

1. Regarding the Insurer

1.1. **Colonnade Insurance S.A. - Bulgaria Branch** with headquarters and registered office at 51B Cherni Vrah Blvd., FairPlay International Business Center, Floor 2, Sofia Municipality - Lozenets District, City of Sofia, **UIC: 204603407**; telephone: +359 2 930 93 30, e-mail: info@colonnade.bg.

A branch of Colonnade Insurance S.A., registered in the Grand Duchy of Luxembourg, company number B124743, registered office: 1 Jean Piret Street, Luxembourg L-2350, Grand Duchy of Luxembourg.

1.2. Users of insurance services may submit complaints to the Insurer in accordance with the procedure established in the rules for settling claims under Article 104, paragraph 1 of the Insurance Code. The complaint shall be addressed to the Insurer, and the complainant and the number of the policy/ number of the claim under which it is submitted shall be explicitly indicated therein. The procedure for handling complaints is in accordance with the Rules for Settling Claims under Insurance Contracts of the Insurer published on the website - <https://www.colonnade.bg/>

1.3. Users of insurance services may submit complaints about the actions of the Insurer (except as provided by the previous paragraph) to the Financial Supervision Commission, which is responsible for the supervision of the insurance activities, and to the Commission for Consumer Protection, as well as to other state bodies. The forms for out-of-court settlement of disputes that are available to the user of insurance services in the Republic of Bulgaria are: negotiations between the parties, mediation and arbitration.

1.4. The Insurer, through the insurance intermediary, shall not provide advice on the insurance product that is the subject of the insurance contract.

1.5. The remuneration received by the employees of the Insurer is a salary and it is not tied to the conclusion of an insurance contract, and to any potential payments by the user, other than current premiums and planned payments under the insurance contract.

1.6. The remuneration of insurance intermediaries is a commission fee.

1.7. The report on solvency and financial position of the Insurer is published on the website of the Insurer: <https://www.colonnade.bg/about-us/solvency/>

2. Regarding the insurance product

2.1. The legislation of the Republic of Bulgaria shall apply to the insurance contract.

2.2. The Insurer shall provide the information under Article 325a, Paragraph 6 of the IC (regarding the insurance product) through a standardized information document for the insurance product on paper or other durable medium.