Client information on RCA insurance

Details about the insurer

Your insurer is Interamerican Hellenic Insurance Company S.A. Atena – Sucursala Bucuresti, registered with the Trade Register under no. J2025033442009, CUI RO51767670, with its registered office in 319G Splaiul Independentei, RiverView House building, 2nd floor, Bucharest, sector 6, 060044, telephone: +40 374 50 2222, email: auto@anytime.ro, website: www.anytime.ro, which carries out insurance activities in Romania on the basis of freedom of establishment, being registered under number RX-5964 in the Register of Insurers and Intermediaries in the EEA maintained by ASF (hereinafter referred to as the "**Insurer**"). This registration can be verified here.

The RCA insurance contract may be concluded with payment of the premium in full, using the method of payment indicated by the Insurer. The payment for the insurance will be made to the Insurer via electronic means involving payment processors accepted by the Insurer. Under certain circumstances and subject to specific conditions, the payment for the insurance premium may be made to the bank account of the Insurer. The Insurer issues the RCA insurance offer in accordance with the data provided by you, as a potential insured person (hereinafter referred to as the "**Insured**"), which constitute specific criteria used to determine the insurance premium.

Information on the processing of personal data by the Insurer

For more information on how we process your personal data, please see our Personal Data Processing Policy here. We process your personal data in order to fulfil our legal obligations, in accordance with EU Regulation No. 679/2016 on the protection of individuals with regard to the processing of personal data and on the free movement of such data, Romanian Law 190/2018 for the application of GDPR and Romanian Law No. 506/2004 on the processing of personal data and the protection of privacy in the electronic communications sector. You benefit from all the rights conferred by the applicable legislation: the right to information, the right of access, the right to rectification, the right to erasure, the right to restriction of processing, the right to data portability, the right to object, the right not to be subject to an automated decision, including profiling, and the right to lodge a complaint with a competent authority. If you consider that your rights have not been respected, please notify the Data Protection Officer (DPO) appointed by the Insurer at: datepersonale@anytime.ro. If you are not satisfied with our response, you can lodge a complaint with the national data protection authority (ANSPDPC)at the following address:
National Authority for the Supervision of Personal Data Processing
28-30 General Gheorghe Magheru Blvd., Sector 1, 010336, Bucharest, Romania
Please note that the ANSPDPC provides a Complaints Portal, which is available at: https://www.dataprotection.ro/?page=Plangeri_pagina_principala.
We encourage you to first attempt to resolve any complaint or dissatisfaction you may have regarding how we process your personal data directly with us. Before contacting the ANSPDPC, please note that the ANSPDPC requires you to first attempt to resolve your complaint with the data controller.

Reference rate

The reference rate is an indicative insurance premium, determined on the basis of statistical data from the MTPL insurance market and calculated according to a specific formula provided for by Law No. 132/2017. The reference rate is calculated every six months by a company with recognised expertise in the field, contracted by the ASF, according to the formula provided for in Article 2(24) of Law No. 132/2017, and is published by the ASF. Details regarding the reference rate can be found on the Insurer's website here.

Limitations of the territorial coverage of MTPL insurance

Territorial validity**:** throughout the entire territory of the "**GREEN CARD**" system, except for BY - BELARUS, IR - IRAN, RUS - RUSSIA, UA - UKRAINE. The insurer's liability, as provided for in the insurance documents issued for the Republics of Azerbaijan, Cyprus and Serbia, is limited to the

geographical area of these states that is under the control of the respective governments. For more information, please visit http://gc-territorial-validity.cobx.org.

Compensation limits
The compensation limits are those established by laws and regulations issued by the Financial Supervisory Authority (hereinafter referred to as "ASF"), namely: (a) for material damage, occurring in one and same accident, irrespective of the number of affected persons, the compensation limit is of 6,434,740 lei; and (b) for bodily injury and death, including non-pecuniary damage, occurring in one and same accident, irrespective of the number of affected persons, the compensation limit is of 31,926,210 lei.
The Insurer shall pay compensation for proven damages incurred during the period of validity of the RCA insurance, under the terms of Law No. 132/2017 and ASF Norm No. 20/2017.

Direct settlement
The Insured may request compensation from the Insurer through the direct settlement mechanism only if all of the following conditions are met**:**

- The accident occurred on Romanian territory and no bodily injuries or deaths were reported;
- Only two vehicles are involved, both of which are registered in Romania;
- The damage is exclusively material, caused only to the vehicles involved;
- Both vehicles have valid MTPL policies on the date of the accident.

Direct settlement is optional and can only be purchased together with the RCA policy, being an integral part thereof. The validity of the clause automatically ceases upon termination of the RCA policy, regardless of the reason. The clause cannot be terminated or cancelled separately.

Details regarding the contractual conditions
The contractual conditions are those provided for in the provisions of (a) Law No. 132/2017 on compulsory motor vehicle liability insurance for damage caused to third parties by vehicle and tram accidents, (b) ASF Regulation No. 20/2017 on motor insurance in Romania, (c) secondary legislation issued by the ASF or other authorities in its application, as well as those (d) included in the IPID document made available by the Insurer. The RCA contract, including any addendum or annex thereto, constitutes an enforceable title for due and unpaid instalments, in accordance with the provisions of Article 5(3) of Law No. 132/2017. The RCA contract entitles the injured party, in the event of damage, to apply to any car repair shop for repairs, in accordance with the law. The RCA contract entitles the injured party, in the event of damage, to seek repairs from any car repair shop, under the conditions of the law, without any restriction or constraint on the part of the RCA insurer or the car repair shop that could influence their choice.

DNT form and provision of consultancy
The document containing details about the Insured and the analysis of the client's requirements and needs is called the Client Requirements and Needs Analysis Document (CRNAD). The CRNAD is prepared prior to the presentation of insurance products and the proposal of a financial solution or the conclusion of an insurance contract; a copy of the CRNAD is provided to the prospective policyholder. Prior to the presentation of insurance products, the Insured/Policyholder has the option to accept or decline the consultation. If the Insured/Policyholder opts not to accept the consultation, the Insurer will assess whether the offered contract complies with the DNT, without influencing the client or potential client to waive the consultation. Refusal to provide the information necessary to perform the DNT makes it impossible for the Insurer to present an insurance product to clients

When requested, the Insurer provides consultancy consisting in an analysis of customer's or potential customer's demand and needs in relation with the insurance products. Consultancy involves providing a personalized recommendation to a customer or potential customer, at their request, in relation to one or more insurance products. In accordance with applicable legislation, for certain insurance products, in the

absence of an express request from the customer for advice, the Insurer is exempt from providing advice. This exemption also applies to compulsory motor vehicle liability insurance (RCA). If the Insured waives the provision of advice, the Insurer will not be able to determine whether the insurance product in question best meets the Insured's needs.

Statement on the nature of remuneration

For the direct issuance of the RCA insurance contract by the Insurer, the Insurer charges the cost of direct sales. This cost is included in the total insurance premium, as detailed in your offer. For the issuance of the RCA insurance contract, the issuer, as an employee of the Insurer, does not receive a commission, being remunerated on the basis of the individual employment contract concluded with the Insurer.
When an insurance contract is issued through an insurance intermediary, the intermediary receives a commission in accordance with the brokerage agreement entered into with the Insurer, as applicable. The absolute amount of the brokerage commission is included in the total insurance premium. The registry in which intermediaries are listed and the methods by which this can be verified: https://asfromania.ro/app.php/ro/a/1704/intermediari-secundari.

Amicable settlement

For events involving two vehicles, resulting only in material damage, the Insured may notify the Insurer using a form called "Amicable Accident Report".

Petition resolution procedure

Any natural or legal person who is an insured party, contractor, beneficiary, injured party or their representative may submit a complaint in writing or by email, expressing their dissatisfaction with the Insurer's activity.
The petitioner may submit the petition as follows:
- in writing - to the Insurer's registered office, namely: Bucharest, 54B Iancu de Hunedoara Boulevard, front wing, 4th floor, Sector 1, in person or by post;
- electronically - by sending a complaint to the following email address: petitii@anytime.ro .
A response to the complaint shall be provided in writing or electronically, without undue delay, but no later than 30 days after the complaint is registered, regardless of whether the solution is favourable or unfavourable.
If the Insured has not received a response to the complaint or has not received it on time or is dissatisfied with the Insurer's response, the Insured has the right to contact the ASF for resolution of the complaint.
The contact details of the ASF in Romania are as follows:
Financial Supervisory Authority
Splaiul Independenței nr. 15, sector 5, Postal Code 050092, Bucharest, Romania
Telephone: 0800 825 627; e-mail:office@asfromania.ro ; website: www.asfromania.ro
Online complaints portal: https://portal.asfromania.ro/portal_ext/login.xhtml
If the Insured sends the complaint to the ASF, this will not affect the Insured's right to take legal action against the Insurer.

Alternative dispute resolution

If you are not satisfied with the solution received from the Insurer following the petition and if your request could not be resolved amicably, you, as a consumer, a natural person, can contact the Alternative Dispute Resolution Entity in the Non-Banking Financial Field (SAL-FIN). This body deals with disputes that may arise between consumers and entities operating in the insurance market, the capital market or the private pension market.
To access alternative dispute resolution procedures, consumers must contact SAL-FIN. Requests should be sent:
- in writing, by post or at the institution's headquarters: Splaiul Independenței nr. 15, sector 5, Bucharest, postal code 050092;

- by electronic means to the address: office@salfin.ro . SAL-FIN can be contacted at: 0727 871 252.
Alternative dispute resolution is free of charge for consumers, unless expert opinions, document translations or other additional evidence are requested, in which case the costs will be borne by the party requesting them.
In the case of legal entities, mediation or arbitration may be used under certain conditions.
Amicable settlement or alternative dispute resolution methods do not limit the right to bring the matter before the competent courts.
Further details on these procedures are available at: www.anytime.ro, www.salfin.ro or www.asfromania.ro.

Tax deductions applicable to insurance contracts
General insurance premiums paid by individuals are not tax deductible. Insurance indemnities related to insurance contracts are not subject to income tax.

Applicable law
The MTPL insurance contract is governed by Romanian law. Jurisdiction lies with the courts of Romania.

Language of communication
All communications between the Insured and the Insurer, as well as the relevant documentation, shall be in Romanian, unless the Insured expressly requests that English be the applicable language.

Guarantee fund
With regard to RCA insurance, in the event of the Insurer's insolvency, insureds/ beneficiaries/ third parties who have suffered losses are protected by the Auxiliary Fund in Greece, in accordance with the provisions of the relevant legal framework, including Greek Presidential Decree No. 237/1986 on the codification of provisions relating to compulsory motor vehicle insurance and Directive 2009/103/EC on motor vehicle liability insurance and of the obligation to insure such liability. The insurer contributes to the Greek Auxiliary Fund in respect of motor vehicle liability insurance.

Information for risk assessment
The Insurer shall request from the Insured the information necessary for risk assessment, in accordance with its own criteria set out in the premium tariff, and shall verify the accuracy of this information regarding the identification and technical data of the vehicle, including aspects related to the technical condition of the insured vehicle, the data of its owner/user, including the bonus/malus class at the date of issue of the motor vehicle liability insurance. If the information provided at the time of concluding the RCA insurance is incomplete or incorrect, the insurance premium may be recalculated and modified by the Insurer, in accordance with the legislation in force.

Termination of the MTPL insurance contract
In the event of multiple MTPL insurance contracts, the Insured may opt, once per calendar year, to terminate the MTPL contract that has a later effective date than the first one concluded. The insurance contract shall be terminated: (a) in the event of transfer of ownership of the vehicle, with the supporting documents being sent to the Insurer; (b) in the event of the insured vehicle being taken off the road and the supporting documents being sent to the Insurer.
If the information provided by the Insured at the time of concluding the RCA contract is not true, the insurance premium may be recalculated and modified by the Insurer, and if the Insured does not agree with the modification of the contractual conditions, he/she may, under certain conditions, terminate the contract within 20 days of receiving the notification.

The right to withdraw from insurance contracts

According to Government Emergency Ordinance No. 34/2014, in the case of insurance contracts concluded remotely, the insured/policyholder, who is a natural person, has the right to withdraw from the insurance contract within 14 calendar days from the date of its conclusion, without giving any reason and without incurring any penalties, unless an insured event has occurred during this period or you have received insurance benefits. The right of withdrawal may be exercised by using the withdrawal feature on the Insurer's website or by submitting a written notice to the Insurer at the contact information provided in this document. If you exercise your right of withdrawal within 14 days of entering into the insurance contract, the Insurer will refund the insurance premium collected, except in the following situations: (i) if the contract has taken effect, the Insurer will retain the premium on a pro rata basis for the days during which the vehicle was covered under the MTPL policy; (ii) if an insured event occurred during this period, the right of withdrawal can no longer be exercised free of charge.

When does RCA coverage begin and end

The Insurer offers the possibility of concluding the RCA policy for a period of 6 or 12 months, depending on the Insured's choice. The period of validity is specified in the RCA insurance.

The Insurer's liability begins: (a) on the day following the expiry of the previous RCA contract, if the new contract was concluded no later than the last day of validity of the previous contract; (b) on the day following the conclusion of the RCA contract, if there is no active RCA insurance.

The RCA insurance ceases: (a) on the date of notification to the Insurer of the transfer of ownership, with supporting documents; (b) on the date of deregistration of the vehicle; (c) upon expiry of the RCA contract term; (d) in case of non-payment of the premium on the due date, without a grace period and without any prior notification being required.

Compliance with international sanctions

The Insurer complies with the legislation on international sanctions and does not offer services or benefits to persons or entities subject to restrictions. All requests are analyzed for compliance with the restrictions imposed and regulations issued by the competent authorities.

Other aspects

Full details of the RCA contract and policy, coverage limits and exclusions, as well as specific definitions and terms, can be found mainly in Law No. 132/2017, ASF Regulation No. 20/2017, in the related applicable legislation and in the secondary legislation issued by the ASF in their application, as well as in this document and the IPID document made available by the Insurer.