

# Complaints Management Policy

## Complaints Management Policy

The insurance companies supervised by the Bank of Greece are obliged to appoint an **Objections Management Service**, the head of which receives the objection/complaint from the person concerned and shall **respond within 50 calendar days** from the submission date, clarifying the company's position against the said complaint.

[\(Executive Committee Act of Bank of Greece 88/05.04.2016\).](#)

The Private Company, under the name "**INSURANCE COMPANY EUROINS BRANCH GREECE**", aiming at its daily self-improvement in all areas surrounding its operations, encourages consumers to come into contact with the Company in order to help it cover its possible weaknesses. Regarding claims processing, consumers are kindly asked to notify the Company in writing, according to the enacted legislation, as has been defined by the Bank of Greece (BoG) and described in detail in the following Annex. The Company promises an impartial investigation, management and resolution of complaints received.

### 1. What is a complaint?

A "complaint" is a statement of dissatisfaction addressed to an insurance company by a person associated with the insurance policy or the insurance services offered to him/her as defined in article 2, par. 3 and 7 of P.D. 190/2006.

### 2. What is NOT a complaint?

They are **NOT** considered complaints and **are not processed by the BoG:**

- Claims announcements
- Compensation claims

- Simple requests related to policy issuing matters or information/clarifications provided
- Undefined or unsubstantiated claims, such as:

- When the request is not clearly defined like for example: "The Company does not compensate me for the loss incurred. Please force them to compensate me".

- When there is not a precise description or clear definition of the loss based on the submitted data.

- When the loss is not apparent from the data that has been submitted.

**3.** If the Company does not respond on time (within 50 calendar days from the filing of the complaint) or the answer is vague, unclear or unsubstantiated, you may contact the Bank of Greece (BoG), submitting your complaint in the **special complaint form** [here](#)

The BoG is not competent for the resolution of your private dispute with the Company (Greek State's jurisdiction). However, it will assess your complaint within the legal framework of its supervisory role.

#### PROCEDURE FOR FILING & INVESTIGATING COMPLAINTS

**4.** A "complainant" is that person who has filed a complaint and may be the contracted party, the insured, the beneficiary and /or the third party that has suffered the loss. Complaints Submission form to download [HERE](#)

**5.** Your "complaint" must describe in detail the problem that you are facing, including and attaching all those documents that you deem necessary for the processing of your issue. Accordingly, it is sent to the Company into account of "Objections Management Department (Complaints)" through one of the following ways:

By fax to 210 97 01 222

By e-mail, attaching the necessary documents to [complaints@euroins.gr](mailto:complaints@euroins.gr)

Through hand delivery to the Company's headquarters or through sending mail to the following address:

**INSURANCE COMPANY EUROINS BRANCH GREECE**

14 Amfitheas avenue & Agion anargiron,

Paleo Faliro - Attica,

P.C. 175 64

COMPETENT PERSON: ARETI E. MANIATI, Tel: 210 97 64 307

**6.** Under applicable law, the file of your complaint must contain, in addition to the above, the full contact details of the complainant as well as the way through which she/he wishes to receive the complaint's receipt of deliverance. Complaints Submission form to download [HERE](#)

**7.** The Company is bound that within twenty (20) calendar days from the date of the complaint filing, the complainant will receive in written form a reply deriving directly from the submitted complaint. If the complaint is subject to an issue that is complex and requires a longer time to process, the Company will inform in writing and within the period of fifty (50) calendar days, the complainant about the relevant delay coupled with the estimated time needed to process the complaint.

**8. Filing a complaint does not interrupt the statute of limitations regarding your legal claims, and additionally, it is not a prerequisite for Court litigation.**

**9.** If, however, after the company's reply, the complainant is not satisfied with the Company's decision, regarding this particular complaint, then, she/he may contact the following Competent Authorities:

- Bank of Greece (BoG) – Supervision of Private Insurance (S.P.I.):

Address: 3, Amerikis Str., P.C. 105 64, Athens

Tel.: (+30) 210 32 05 222, 210 32 05 253

Fax: (+30) 210 32 05 437-8

Email: [dep.insurancesupervision@bankofgreece.gr](mailto:dep.insurancesupervision@bankofgreece.gr)

- General Secretariat for Consumer Affairs:

Address: Kanigos Sq., P.C. 101 81, Athens

Tel.: 1520

Fax: (+30) 210 38 29 640 – 210 33 02 708 – 210 38 43 549

Email: [info@efpolis.gr](mailto:info@efpolis.gr)

- Hellenic Consumers' Ombudsman:

Address: 144, Alexandras Av., P.C. 114 71, Athens

Tel.: (+30) 210 64 60 862 – 210 64 60 814 – 210 64 60 612 – 210 64 60 734

Fax: (+30) 210 64 60 414

Email: [grammateia@synigoroskatanaloti.gr](mailto:grammateia@synigoroskatanaloti.gr)

You can save and print the Complaints Submission Form to download [here](#)

**10.** The Company informs in writing the Bank of Greece (BoG) for customer complaints filed and received during the previous calendar year based on No. 3/08.01.2013 Executive Committee's Decision of the Bank of Greece (BoG) for examining complaints from insurance companies, at least every six (6) months, and extraordinarily whenever necessary. This form of information

includes a general overview of the types of complaints and the measures taken by the Company to face and process the relevant complaints/cases.