

INFORMATION DOCUMENT

This Information Document is made available in accordance with the provisions of the Law on Insurance and Reinsurance Services and Other Related Issues and the relevant Regulations prior to the inception of the Insurance Policy. The purpose of the Information Document, which has been issued for information purposes only, is to provide objective and clear information in a timely manner and it does not replace the Insurance Policy. The exact terms and conditions of each insurance plan are set out in the Insurance Policies.

Commercial General Insurance Ltd (herein referred to as “the Company”) is a private limited liability insurance company registered in the Republic of Cyprus with registration number HE 6165 and licensed by the Insurance Companies Control Service, holding a license number 52. The registered address of the Company is at 101, Arch. Makarios III Avenue, 1071 in Nicosia, Cyprus.

Complaints Handling Procedure

The Insured is entitled, if he so wishes, to submit a complaint in relation to the Insurance Policy to the Complaints Management Function at the Company’s Head Offices. To this effect, any complaint may be lodged either by a letter or by completing the «Complaint Form», which is posted at the Company’s website at www.cgi.com.cy and submit it to the Complaints Management Function –

- By mail : Commercial General Insurance Ltd, 101 Arch. Makarios III Avenue, 1071 Nicosia/ P.O. Box 21312, 1506 Nicosia
- By e-mail : clientservices@cgi.com.cy
- By fax : +357 22 376155
- Through one of the Company’s Branch Offices and Agents.

The Company has a legal obligation to acknowledge receipt of the complaint within two (2) working days of receiving such complaint and to convey its position in accordance with the timeframe stipulated in the applicable legislation. Every effort will be made with a view to reaching a mutually accepted resolution, having regard to the terms and provisions of the Insurance Policy as well as to the Company’s procedures.

In case the insured has lodged a complaint with the Company’s Complaints Management Function and a mutually accepted resolution cannot be reached on the basis of the terms and provisions of the Insurance Policy and the Company’s procedures, then the insured, under the Law 84(I)/2010, as amended or replaced from time to time, may refer the matter to the competent authorities or bodies for dispute resolution such as the Financial Ombudsman of the Republic of Cyprus (15 Kypranoros, 1061, Nicosia, telephone 22848900, facsimile (fax) 22660584, website www.financialombudsman.gov.cy).

The «Complaints Management Policy» of the Company may be obtained from the Company’s website or can be requested from its Complaints Management Function.

Sales of Insurance Products and Employee Remuneration

The Company does not offer advice during the sale of insurance products. The Company’s intention is to offer objective information in relation to its insurance products in order to enable the intended client to fully comprehend the insurance cover for which he/she is interested. To this end, the Company has prepared the Insurance Product Information Document (IPID), providing useful information on its insurance products. It is noted that the IPID does not substitute the Insurance Policy.

Company Employees receive remuneration in the form of salary or other pecuniary or non-pecuniary benefit and in certain instances, commission in relation to insurance policies.

Insurance Policy and Jurisdiction

The Insurance Policy is governed by the laws of the Republic of Cyprus. Cyprus Courts have exclusive Jurisdiction in relation to any dispute or difference that may arise between the Policy Holder or the Beneficiary and the Company in relation to the Insurance Policy.