

**The obligation to provide information
Information for the policy holder prior to the conclusion of the insurance contract, or in the case of
amendments or extension of the insurance contract**

In accordance with Articles 84 and 111 of the Law on Insurance (Official Gazette of the Republic of Serbia No. 139/14), we are obliged to inform you as follows:

1) business name, seat and address of the seat;

Insurance broker "APO PLUS" doo, Belgrade,

Bulevar Mihaila Pupina 6,

Registration number 20231041; VAT: 104749077;

Phone: +381 11 43 50 160

email: office@apo.rs ; date of foundation: December 18, 2006

2) Registers of the competent authorities in which the insurance brokerage company is registered and the manner of checking the registration:

Competent authority: National Bank of Serbia, seat of King Petar I no. 12, 11000 Belgrade has issued a Permit to perform brokers activities. Number of Decision G 9736 dated 02.11.2006 and G 10768 of 07.12.2006.

Check of registration: National Bank of Serbia, - in writing and / or at the web address: www.nbs.rs.

Register of business entities - Agency for Business Registers, Brankova Street 25, 11000 Belgrade Serbia, BD 236868/2006 dated 18.12.2006.

Check of registration: Agency for Business Registers, - in writing and / or at the web address www.apr.gov.rs .

3) Insurance brokerage company "APO PLUS" d.o.o. has concluded contracts with the following insurance / reinsurance companies:

No	Insurance company	Contract no	Date of conclusion
1	AMS OSIGURANJE ADO	1901/14	01.08.2014.
2	DDOR NOVI SAD ADO NOVI SAD	272/07	16.01.2007.
3	DUNAV RE ADO BEOGRAD	2466/18	17.07.2018.
4	GENERALI OSIGURANJE ADO	21/07	16.01.2007.
5	KOMPANIJA DUNAV OSIGURANJE ADO	1513/07	01.03.2007.
6	KOMPANIJA DUNAV OSIGURANJE ADO	2238/16	22.07.2016.
7	MILENIJUM OSIGURANJE ADO	2753/14	17.11.2014.
8	SAVA OSIGURANJE ADO	137/07	11.07.2007.
9	SAVA ŽIVOTNO OSIGURANJE ADO	4419/17	19.10.2017.
10	SOGAZ OSIGURANJE ADO	1523/07	01.10.2012.
11	TRIGLAV OSIGURANJE ADO	1521/16	25.05.2016.
12	UNIQA NEŽIVOTNO OSIGURANJE ADO	194/07	14.09.2007.
13	UNIQA ŽIVOTNO OSIGURANJE ADO	195/07	14.09.2007.
14	WIENER STÄDTISCHE OSIGURANJE ADO	291/13	13.02.2013.

4) Insurance brokerage company "APO PLUS" d.o.o. **doesn't have** direct, or indirect right, or the ability to exercise 10% or more of the voting rights, or ownership of more than 10% or more of the share capital in the insurance / reinsurance company with which the insurance / reinsurance contract will be concluded;

5) The insurance / reinsurance company or the parent company of that company **doesn't have** a direct or indirect right or the ability to exercise 10% or more of the voting rights, or ownership of more than 10% or more of the basic capital in the insurance brokerage company "APO PLUS" doo ;

6) Insurance brokerage company "APO PLUS" d.o.o. is obliged to provide protection of the rights and interests of insured persons, policy holder, insurance beneficiaries and third parties in accordance with regulations, professional rules and good business practices.

In case of violation of the rights or interests related to the work of the insurance brokerage company or if it is dissatisfied with the provision of the company's services, the insurance user may file a complaint in a written form at the business premises of the Company at: Bulevar Mihajla Pupina 6, 11070 New Belgrade, or through the Internet presentation of the Company www.apo.rs , by post to the above address, by phone at +381 11 43 50 160 or by e-mail to office@apo.rs.

The complaint should include:

- name, surname and address of the complainant in the case of a private person, that is, the business name and head office of the legal entity, and the name and the surname of the legal representative of a legal entity or an authorized person, if the complaint is submitted in the name and on behalf of a legal entity;
- Reasons for the complaint and the requests of his / her applicant;
- Evidence to be supported is stated in the complaint;
- Date of filing the complaint;
- Signature of the complainant, or his representative or proxy, unless the complaint is submitted in electronic form;
- The power of attorney if the complaint has been submitted by the proxy.

The insurance brokerage company is obliged to respond in writing to the complainant within 15 days from the date of receipt of the complaint (exceptionally within 30 days), respecting the principle of equality, conscientiousness and efficiency. The answer contains declaration on the allegations from the complaint, along with the explanation, the assessment of the merits of the complaint and the signature of the authorized person of the Company.

7) Supervision of the operations of the insurance brokerage company "APO PLUS" d.o.o. performs the National Bank of Serbia - (Kralja Petra and 12, Nemanjina 17, 11000 Belgrade), Sector for Supervision of the Performance of Insurance Activities.

The National Bank of Serbia shall mediate in resolving the claim for the purpose of preventing the occurrence of the dispute from the basis of insurance, acting on the complaint of the insurance service user in connection with the operation of the insurance companies and protecting the rights and interests of such persons. The indebted organizational part of the National Bank of Serbia is the Center for Protection and Education of Financial Services Users (detailed information at www.nbs.rs).

The insurance service user shall have the right to object and protect his rights and interests with the National Bank of Serbia and in relation to the operation of insurance brokerage companies, insurance agencies, insurance agents and legal persons referred to in Article 98, paragraph 2 of the Insurance Act.

The National Bank of Serbia shall prescribe more precisely the manner of protection of the rights and interests of the users of the insurance services, the manner of mediation in the settlement of claims and the lodging of complaints by the users of the insurance service, as well as the handling of such complaint.

The user of the insurance service may file a complaint with the National Bank of Serbia if, before written objection, he addressed the insurance brokerage company and was not satisfied with his response to the complaint within 15 days from the date of receipt of the complaint (exceptionally within 30 days). The complaint to the National Bank of Serbia shall be submitted in writing, by mail or by e-mail to the address of the National Bank of Serbia, marked on its web site. The insurance service user, with a complaint addressed to the National Bank of Serbia, submits a complaint he has submitted to the company, his reply (if provided by the submitter) and the documentation based on which is stated in the complaint to the National Bank of Serbia may be evaluated.

The insurance service user may file a complaint with the National Bank of Serbia within six months from the date of receipt of the company's reply to the insurance company or the deadline for submitting it.

The National Bank of Serbia shall submit the final reply to the insurance user no later than three months after the date of receipt of the complaint, and in more complex cases this deadline may be extended for at least three months, by what the National Bank of Serbia is being obliged to notify the insurance user in writing before the deadline three months from the date of receipt of the objection.

If the user of the service is dissatisfied with the answer of the provider of the insurance service or if that answer is not delivered to him within the deadline set by this decision, the disputed relationship between the insurance user and the insurance provider may be settled in the mediation procedure in accordance with the law regulating mediation in dispute resolution.

The National Bank of Serbia carries out the mediation procedure without compensation, except that the costs incurred in this proceeding that may occur by the parties themselves (travel expenses, accommodation, unpaid leave from work, etc.).

Insurance brokerage company
APO PLUS d.o.o.
Goran Čubrilo, Director