

INFORMATION ABOUT THE BROKER

1. The Broker has the license of the Minister of Finance to conduct broker's activities in the insurance field No. 138 of March 12, 1992.
2. The Broker is entered in the register of insurance brokers kept by the Polish Financial Supervision Authority under number 00000030 / U.
3. Information about the entry from the register referred to in sec. 2 above can be verified under http://snu.knf.gov.pl/SNU_ONLINE/.
4. The Broker performs broker's activities with the help of persons who meet the requirements specified in Art. 34 section 4 point 1 let. a-e of the Act on insurance distribution and are entered in the register brokers.
5. The Broker is covered by a professional liability insurance under the contract concluded with Interrisk TU S.A. on 11.01.2019 confirmed by the policy series K no 27001623 for the insurance period from 15/01/2019 to 14/01/2020 for the limit which PLN equivalent is not less than EUR 1,250,618 in relation to one occurrence and EUR 1,877,527 in relation to all occurrences for damages arising from performing the broker's activities and caused, among others, to customers.
6. Regardless of the insurance referred to in sec. 5 above, the Broker is covered by a professional liability under the insurance contract concluded with Colonnade Insurance ARE. on 15/01/2019 confirmed by policy No. 4236300136 for limit of EUR 5,000,000, which is the surplus to the compulsory professional liability insurance coverage as referred to in sec. 5 above.
7. The Broker does not hold shares in any insurance company.
8. No insurance company owns the Broker's shares.
9. The Customer has the right to lodge a complaint.
 - Complaints may be submitted by e-mail to the e-mail address management@lobroker.pl, as well as in writing - in person, in the Broker's office or by post within the meaning of art. 3 point 21 the Act of 23 November 2012 - Postal Law (Journal of Laws of 2017, item 1481, as amended), or orally - by phone or in person for the record during a visit to the Broker's office.
 - Complaints about services provided by the Broker, i.e. complaints not related to the insurance coverage provided, are considered by the Broker.
 - Complaints lodged with the Broker related to the insurance coverage granted, which can be investigated by an insurance company only, will be immediately forwarded by the Broker for recognition to the insurance company.
 - The Customer shall grant the Broker a power of attorney to forward complaints submitted to the Broker in the scope related to the insurance coverage provided to insurance companies competent for their recognition.
 - The Broker will respond to a complaint not related to the insurance coverage provided within 30 days of its receipt. To meet the deadline, it is enough to send a response before the deadline.
 - In particularly complex cases that make it impossible to recognize the complaint and provide an answer within the period referred to in the previous paragraph, the Broker explains the reason for the delay in the information provided to the Customer who made the complaint and indicates the circumstances that must be determined for the consideration of the case, specifying the expected date for considering the complaint and providing a response, which may not exceed 60 days from the day of receipt of the complaint.
 - If the Broker does not accept claims arising from the complaint, the Customer being a natural person has the right to submit a request to examine the case by the Financial Ombudsman.

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