**NOTICE OF COMPLAINTS**

**Reason for filing an objection:**

- Conduct of the Company, ie the person who performs insurance representation activities for the Company,

- Decisions of the Company regarding the insurance contract or execution of the insurance contract,

- The Company's actions in relation to resolving claims from the insurance contract.

**The complainant can be:**

- Insured,

- Insurance policyholder or

- Beneficiary from the insurance contract

- Third injured person

- Representative or proxy of the above persons

**The complaint should contain:**

- Name, surname and address of the complainant if it is a natural person, ie business name and registered office of the legal entity and name and surname of the legal representative of the legal entity, ie authorized person if the complaint is submitted in the name and on behalf of the legal entity;

- Reasons for objection and requests of its submitter;

- Evidence supporting the allegations in the complaint;

- Date of filing the complaint

- Signature of the complainant, ie his representative or proxy, unless the complaint is submitted in electronic form;

- Power of attorney for representation if the objection was filed by a proxy.

**Method of submitting an objection:**

- By personal delivery to the headquarters of OTP Osiguranje ADO BELGRADE, st. Bulevar Zorana Đinđića no. 50 a / b, 11070 Belgrade

- By personal delivery in any branch of the Insurance Representative

- By mail to the address of the headquarters of OTP Osiguranje ADO BELGRADE, ul. Bulevar Zorana Đinđića no. 50 a / b, 11070 Belgrade

- By sending a complaint by fax to +381 11 26 07 330

- By e-mail to the address: prigovori@otposiguranje.rs or

- Electronically via the internet presentation of OTP Osiguranje ADO BELGRADE www.otposiguranje.rs

The insurer is not obliged to consider the oral complaint of the service user.

**Proceedings of the insurance company upon complaint**

The Insurer is obliged to respond to the complaint within 15 days from the date of receipt of the complaint, except in special cases for reasons beyond the control of the Insurer, when the deadline may be extended by a maximum of 15 days, of which the complainant will be notified.

The Insurance Company does not charge a fee or any other costs for dealing with the complaint.

**Competent authority for supervising the operations of an insurance company**

If the insured is not satisfied with the response to the complaint, he can further exercise his rights with the National Bank of Serbia, by submitting a proposal for mediation and a written complaint to the address of the National Bank of Serbia, PO Box 712, 11000 Belgrade, or electronically on the website of the National Bank of Serbia http://www.nbs.rs