

INFORMATION FOR THE POLICY HOLDER PRIOR TO THE INSURANCE CONTRACT CONCLUSION, OR AT CONTRACT AMENDMENT OR RENEWAL

This document is an integral part of the insurance proposal

Pursuant to Articles 84 and 111 of the Law on Insurance (Official Gazette of the Republic of Serbia, number 139/14 and 44/2021) the Policy Holder is notified on the following:

- 1. Business name, headquarters and headquarters address of the insurance brokerage company:**
Business name, headquarters and headquarters address of the insurance brokerage company: Insurance Brokerage Company Willis Towers Watson d.o.o. Belgrade, 5a Milentija Popovica street, 6th floor, Belgrade,
Registration number: 20751223; TIN: 107182303; Telephone: +381 11 655 81 00;
email: WTW-RS.Office@wtwco.com;
- 2. Registries of relevant authorities registering the brokerage company and the method of registration inspection:**
Relevant authority: **National Bank of Serbia**, 12 Kralja Petra Street, 11000 Belgrade, Serbia
Decision on Insurance Brokerage Activity Approval number 3101 dated 28th April 2016
Registration inspection: National Bank of Serbia, in writing or at the web address
<https://webappcenter.nbs.rs/WebApp/InsuranceMarket/InsuranceMarketEntity/Details?id=5b3bcfef-f1f6-4c6a-856e-c9081b2a312f>;
Company Registry: **Serbian Business Registers Agency**, 25 Brankova Street, 11000 Belgrade, Company Registry
Registration Decision number BD 96129 dated 27th July 2011
Registration inspection: Serbian Business Registers Agency, in writing or at the web address
<https://pretraga.apr.gov.rs/search>;
- 3. Insurance Brokerage Company Willis Towers Watson d.o.o. concluded contracts with the following insurance/reinsurance companies:**

AMS Osiguranje a.d.o. Beograd	Sava životno osiguranje a.d.o. Beograd
DDOR Novi Sad a.d.o. NoviSad	Triglav osiguranje a.d.o. Beograd
Generali osiguranje Srbija a.d.o. Beograd	Uniqa neživotno osiguranje a.d.o. Beograd
Kompanija Dunav osiguranje a.d.o. Beograd	Uniqa životno osiguranje a.d.o. Beograd
Globos osiguranje a.d.o. Beograd	Wiener Städtische osiguranje a.d.o. Beograd
Milenijum osiguranje a.d.o. Beograd	Generali Reosiguranje Srbija a.d.o.
Sava neživotno osiguranje a.d.o. Beograd	
- 4. Relationship with insurance companies:**
Insurance Brokerage Company Willis Towers Watson d.o.o. does not have direct or indirect right or an option to acquire 10% or more voting rights, or ownership over 10% or more share capital in insurance/reinsurance companies with which insurance/reinsurance contracts are to be signed. Insurance/reinsurance companies or their parent companies do not have direct or indirect right or an option to acquire 10% or more voting rights, or ownership over 10% or more share capital in the Insurance Brokerage Company Willis Towers Watson d.o.o.
- 5. In case of rights or interest violation related to the operations of the insurance brokerage company, that is, in case of dissatisfaction with services provided, insurance beneficiary can submit a **complaint in written form** at the premises of the company at the address in Belgrade, 5a Milentija Popovica street, 6th floor, by mail or by e-mail at WTW-RS.Prigovori@wtwco.com**

Milentija Popovića 5a
11070 Beograd
Srbija

T +381 11 655 81 00
E WTW-RS.Office@wtwco.com
W wtwco.com

The complaint shall include:

- First and family name and the address of the complainant if it is a natural person, or business name and headquarters of the legal entity and the first and family name of legal representative of such legal entity, or an authorized person if the complaint is submitted in the name and on the behalf of the legal entity;
- Reasons for the complaint and request of the complainant
- Evidence supporting statements from the complaint
- Date of complaint submission
- Signature of the complainant, or its representative or authorized person, except in case of submitting the complaint in electronic form
- Power of attorney if submitted by authorized person

Insurance brokerage company shall respond to the complainant in written form within 15 days at the latest from the date of complaint reception (exceptionally within 30 days). The response shall include declaration related to complaint statements, with argumentation, evaluation of complaint validity and signature of the authorized person of the company.

- 6. Supervision over the operations** of the Insurance Brokerage Company Willis Towers Watson d.o.o. is executed by the National Bank of Serbia, 12 Kralja Petra Street, 11000 Belgrade.

Insurance beneficiary can submit a complaint to the National Bank of Serbia, if it has contacted the insurance brokerage company previously and was not satisfied with its response or the company has not responded to the beneficiary in written form to a complaint submitted within 15 days from the reception of the complaint (within 30 days exceptionally). The complaint to the National Bank of Serbia is submitted in written form, by mail or electronic mail to the address for electronic mail reception of the National Bank of Serbia designated at its web presentation. Insurance beneficiary delivers the complaint submitted to the company, its response (if available) and the documentation enabling the evaluation of the statements from the complaint, with the complaint submitted to the National Bank of Serbia.

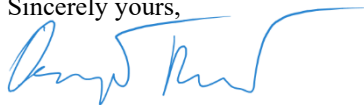
Insurance beneficiary can submit a complaint to the National Bank of Serbia within six months from the date of reception of the insurance brokerage company response or the expiration of the response deadline.

National Bank of Serbia delivers the final response to the insurance beneficiary within 3 months at the latest from the date of complaint reception, and in more complex cases this deadline can be extended to a maximum of additional 3 months, on which the National Bank of Serbia shall notify the insurance beneficiary in written form prior to the expiration of the three months from the date of complaint reception.

If the service beneficiary is not satisfied with the response of the service provider or this response was not delivered within the period set by this decision, the dispute between the insurance beneficiary and the insurance provider shall be resolved by mediation, in accordance with the law regulating mediation in dispute resolution. National Bank of Serbia executes mediation free of charge, where possible costs occurring during the procedure shall be borne by the parties themselves (travel costs, accommodation, unpaid leave from work, etc.)

In Belgrade, 17th September 2025

Sincerely yours,



Radisav Osmajlić
Director

Signature of the policy holder and the date of reception:
*(in case of hard copy delivered, policy holder
by signing this document certifies
he has been given the copy of this document)*