

1. INFORMATION ON ANV INSURANCE SERVICES AB

ANV Insurance Services AB ("**AIS**") conducts business in the form of insurance distribution and claims handling for insurance providers. The insurance distribution activities are regulated through, i.a. the Swedish Insurance Distribution Act (2018:1219) and the Swedish Financial Supervisory Authority's regulations (FFFS 2018:10) on insurance distribution.

AIS company details:

ANV Insurance Services AB (556885-4300)

Registered office: Stockholm

Address: Linnégatan 14, 114 47 Stockholm

Website: www.anvnordic.com

Phone: +46 8-420 038 80

E-post: infoaiss@anvnordic.com

2. LICENSE AND SUPERVISION

AIS is entitled, subject to authorisation from the Swedish Financial Supervisory Authority, to engage in direct and indirect insurance distribution for all classes of non-life insurance.

AIS is supervised by the Swedish Financial Supervisory Authority, the authority that supervises companies in the financial market. The FSA shall, upon request, inform customers and others whether an employee of AIS has the right to distribute insurance and whether this right is limited to a certain type of insurance, one or more insurance classes or groups of insurance classes. You can contact the Swedish Financial Supervisory Authority via the Swedish Financial Supervisory Authority, Box 7821, SE-103 97 Stockholm, 08-408 980 00, www.fi.se. e-mail: finansinspektio-nen@fi.se.

AIS is registered with the Swedish Companies Registration Office for the distribution of non-life insurance. The registration can be checked via the Swedish Companies Registration Office, 851 81, Sundsvall, tel.nr. 077-167 06 70, e-mail: bolagsverket@bolagsverket.se, www.bolagsverket.se.

AIS is also under the supervision of the Swedish Consumer Agency regarding marketing. You can contact the Swedish Consumer Agency via the Swedish Consumer Agency, Box 48, 651 02 Karlstad, 0771-525 525, e-mail: konsumentverket@konsumentverket.se, www.konsumentverket.se.

3. INFORMATION ABOUT THE INSURANCE DISTRIBUTION

3.1 Basis for the distribution

AIS distributes insurance from one or more insurance providers. AIS is not contractually obliged to distribute insurance exclusively to one or more insurance providers. The insurance providers for which AIS distribute insurances are listed below. When distributing the insurances, AIS represents the insurer.

AIS does not provide insurance advice or advice on the basis of an impartial and personal analysis. Impartial and personalised analysis means the provision of advice by an insurance distributor following an analysis of a sufficient number of insurance contracts on the market, which shall be sufficiently diversified in terms of type and product providers to ensure that the client's objectives can be adequately met.

3.2 Insurance providers AIS represent

AIS does not currently provide insurance for any insurance company.

3.3 Remuneration

If AIS mediates insurance for an insurance provider, the company receives compensation from the insurance provider in the form of commission. Information about any commission will be provided in connection with the distribution.

All staff employed at AIS have a fixed salary. Employees at AIS are covered by an incentive program based on the annual result delivered by the company.

If an insurance policy is cancelled or terminated during the insurance period and the policyholder is entitled to have the premium paid that includes compensation to AIS reimbursed, AIS is obliged to refund its share of the part of the premium that includes AIS compensation and that is to be repaid to the policyholder.

4. QUALIFYING HOLDINGS

AIS has no qualifying holding in any insurance provider and no insurance undertaking or a parent company of an insurance company has a qualifying holding in AIS. A qualifying holding refers to a direct or indirect ownership in a company, if the holding represents ten per cent or more of the capital or of all the votes or otherwise enables a significant influence over the management of the company.

5. CONFLICTS OF INTEREST

Conflicts of interest are a natural part of business operations and also within AIS's business area. Conflicts of interest may arise in a situation where the customer interest conflicts with an interest of AIS. To protect you as a customer, AIS has adopted guidelines for managing conflicts of interest.

An identified conflict of interest is that AIS may receive different compensation from different insurance companies with which AIS cooperates. In order to manage these conflicts of interest, the customer is informed of the compensation AIS receives from the relevant insurance company in connection with the company's insurance mediation.

6. COMPLAINTS

If you as a customer wish to make a complaint against AIS or the service we have provided, please contact the complaints officer Elin Stenberg on telephone +46 8 440 38 20, e-mail; klagomal@anvnordic.com or by letter addressed to ANV Insurance Services AB, Complaints Manager, Linnégatan 14, 114 47 Stockholm, Sweden.

Making a complaint is free of charge and AIS will handle any complaints with due care. The complaint will be answered as soon as possible and if AIS is unable to respond to a complaint within 14 days of the complaint being received by AIS, AIS will contact you and explain the reason for this and inform you when AIS can be expected to provide a response.

As a consumer, you can also get free help from bodies such as (a) the Swedish Consumers' Banking and Finance Bureau, the Swedish Consumers' Insurance Bureau, with postal address Box 24215, 104 51 Stockholm, telephone 0200-22 58 00, www.konsumenternas.se, and (b) the Swedish Consumer Agency (Hallå konsument) with postal address Box 41, 651 02 Karlstad, telephone 0771-525 525, e-mail: info@hallakonsument.se, www.hallakonsument.se and (c) the consumer guidance in your municipality.

7. DISPUTE RESOLUTION

If a dispute arises between you and AIS, this can be tried by a Swedish general court. Since AIS is registered in Stockholm, you should primarily turn to the Stockholm District Court.

As a consumer, you can also have your dispute heard by the National Board for Consumer Disputes, Box 174, 101 23 Stockholm, telephone 08-508 860 00, e-mail: arn@arn.se, www.arn.se.

8. PROFESSIONAL INDEMNITY INSURANCE

AIS and its employed insurance distributors are covered by mandatory professional liability insurance for pure financial loss. The insurance covers any liability that AIS may incur against you as a customer due to AIS's distribution.

The insurance is taken out through Markel Insurance SE Germany LIRMA T3902, HRB 233618 (address details can be found below)

If you as a customer suffer damage or financial loss where you believe that AIS's actions have caused it, you have the option of making a claim directly to Markel Insurance SE Germany at <https://www.markel.com/claims/report-a-claim> If you wish to claim damages, you must notify AIS of this within a reasonable time after you noticed or should have noticed that damage has occurred. Claims under the liability insurance must be sent to

Markel Insurance SE Germany

Sophienstrasse 2680333 Munich
Germany

The maximum compensation that can be paid out of the liability insurance in a year is EUR 6,000,0000

9. INFORMATION ABOUT THE PROCESSING OF PERSONAL DATA

The personal data provided to AIS is processed in accordance with applicable data protection legislation and the company's guidelines. Information on how personal data is processed can be found on www.anvnordic.com.

When AIS processes personal data for an insurance policy where AIS is the claims adjuster, AIS is normally a personal data processor for the insurance company. All such processing takes place in accordance with the personal data processing agreement entered into with the insurance company.
