

INFORMATION SHEET OF VANDENI KINDLUSTUSMAAKLERID AS

1. The broker is a company operating as an insurance broker, Vandeni Kindlustusmaaklerid AS (registry code 10613620), which has been entered in the list of insurance intermediaries of the Financial Supervision Authority (<http://www.fi.ee/index.php?id=466>).

The seat and postal address of Vandeni Kindlustusmaaklerid AS is Tornimäe 7, PO Box 149, 10145 Tallinn, tel +372 6164 550, email: info@vanden.ee, website <https://vanden.ee/>).

2. Vandeni Kindlustusmaaklerid AS provides brokerage service based on the client's interests, mediating the contracts thereto on the basis of an independent analysis, meaning that Vandeni Kindlustusmaaklerid AS is the client's representative in relations thereof with the insurance undertaking, and cooperates with insurance undertakings when mediating insurance contracts only to the extent necessary to request insurance offers, mediate the entry into an insurance contract and to assist the client in case of damages.
3. Generally, the broker's commission fee is one percent of insurance premium, or a fixed fee.
4. The broker may receive the commission fee from both the policyholder and also in a manner that the insurance undertaking pays for the policyholder, or by combining these methods. The broker always discloses the amount to be received from the client thereto and the person that pays the commission fee, as well as the principles for forming the commission fee based on the insurance contract.
5. Principles of indemnification and jurisdiction

If the client has concluded an appropriate insurance contract, the indemnification obligation in the insurance contract or legislation (compulsory insurance) lies with said insurer.

In case of an insured event, the insurer compensates for the damage suffered on the basis of the following legislation and contractual documents:

- a) the insurance contract concluded with regard to the insured item, including the general and special terms and conditions of the insurance contract;
 - b) the Law of Obligations Act and other legislation. The policyholder may file any claims arising from the insurance contract against the insurer with a court that has been agreed in the insurance contract.
6. Any disputes are settled according to the procedure for resolving client complaints established by Vandeni Kindlustusmaaklerid AS that is available upon request through info@vanden.ee. Complaints against the broker's activity may also be issued to the consumer complaints committee of the Consumer Protection Board (complaint conditions are published on www.tarbijakaitseamet.ee) or to the Financial Supervision Authority (www.fi.ee) or to the court (www.kohus.ee).
 7. The broker's liability insurance company is NUAL AB, c/o Navigators Lloyds Syndicate 1221 Ingmar Bergmans gata 2, 114 34 STOCKHOLM, email: apatel@navg.com.

