

Complaints Procedure

Pantaenius prides itself on its Customer Service and on the quality of Insurance Companies it selects as partners in its products. However, even with the best of intentions it is possible sometimes to fail to meet expectations, and if that happens, we would certainly wish to put things right as soon as possible.

We are your first point of contact. If you are not completely satisfied with any aspect of our service or your insurance policy, it may be possible to sort this out directly in a telephone call with the member of Pantaenius staff concerned. However, if you wish to register a formal complaint you may do so by directing it to:

E-Mail: complaint@pantaenius.com

Fax: +49 40 37091 109

Tel: +49 40 37091 0

Please explain exactly why you are not happy and what you are expecting from us. Please note your policy number and tell us whether we should call you or whether you would prefer a written answer.

It is our aim to resolve your complaint as soon as possible. If it is not possible to resolve your complaint within 5 days you will get an interim reply and further information about the next steps. This applies to complaints relating both to Pantaenius' service to you and complaints relating dissatisfaction with your contract of insurance. If, in exceptional cases, we have to forward your complaint to the Insurers we will notify you of this.

In case you would like to refer your complaint to external institutions:

You may ask the Financial Ombudsman Service (independent mediation body, except for Medical Health Care insurance) for investigation without any charge.

Versicherungsbund e.V.

Postfach 08 06 32, 10006 Berlin

beschwerde@versicherungsbund.de

www.versicherungsbund.de

If you decide to engage the Ombudsman due to a decision made by the Insurer, please make sure that the Insurer is a member in the Ombudsman e.V.. You will find this information in the list "Details about your insurance partners" which is issued as part of the Pantaenius insurance quotation. Please ask us if you need another copy of this document.

Furthermore you can also contact for all classes of insurance:

Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin)

Graurheindorfer Str. 108, 53117 Bonn

www.bafin.de

Independently of the engagement of the Ombudsman or the BaFin, you retain the right to take subsequent legal action.