

## THE PROCEDURE FOR PETITIONS RECEIVING AND SETTLEMENT

### I. Object and applicability

The Procedure is based on the “*Financial Supervisory Authority Norm no. 18/2017 published in Official Journal of Romania (“Monitorul Oficial”) Part I, number 555 from 13<sup>th</sup> July 2017 regarding the procedure for solving the claims with the reference to insurance and reinsurance companies and the insurance brokers*” and aims to regulate the Company’s petitions receiving and solving processes.

### II. Definitions

Within this Procedure the terms have the following meanings:

**Petitioner** — the individual or the company who is an insured person, contractor, beneficiary, indemnify person or the representative of any of the above, as they are defined by the legal in force regulations;

**Petition/Claim** — the request, the complaint, the objection, in writing or email in which the Petitioner expresses its discontent regarding the Company’s activity;

**Company** — Onix Asigurari S.A.;

**Petition Date** — the Company’s document receiving date.

### III. Methods for receiving and registering petitions

The petition transmittal is done either by the the petitioner personally or by his representative using the following means of communication:

1. by submitting a written petition by petitioner personally or his representative, at the company’s headquarters in 2 Daniel Danielopolu street 3rd floor, Sector 1, Bucharest, Romania;
2. through e-mail, at: office@onix.eu.com;
3. through post/currier service, at the company’s headquarters in 2 Daniel Danielopolu street 3rd floor, Sector 1, Bucharest, Romania;
4. through the company’s site: www.onix.eu.com, at section „CLAIMS“ or „PETITIONS“, „Claims’ form“ or „Petitions’ form“.

For their information communication, the individual petitioners will submit the copy of their ID and in case of their representatives also, the hard copy of the representation documents in certified or legalized form or the copies of these, signed for conformity, so the party’s identity to be verified.

In case that the petitioner is a company, it is necessary to present the delegation in case of an employee or the power of attorney in case of a third party representative.

In order to be considered **a valid one**, the petition should contain at least the following information:

1. The ID and the contact details for the petitioner and/or its legal representative. In case of the missing contact details, the Company’s answer will be transmitted to the available contact address (e.g. the Sender’s address mentioned on the envelope, the sending fax number, the sender’s e-mail address);
2. The hard-copy of power of attorney for the legal representative of the individual;
3. The hard-copy of the delegation or the power of attorney if the petitioner is a company;
4. The petition purpose: the minimum content information for the claim’s identification and its motivation;
5. The petitioner’s or his legal representative’s signature.

### IV. The petitions receiving and registration process

The head of the department in charge with petition registration or his designated delegated person will register the petitions in the *Unique Petition Registry*, cronologically in their receiving order, in maximum 2 working days from receiving date, no matter their way of transmittal.

The valid petitions registered in the Unique Petitions Registry will be numbered and this number will be communicated the the Petitioner in maximum 5 working days from receiving date no matter their way of transmittal.

The Unique Petitions Registry is kept in secured electronically form, numbering starting from 1 at the beginning of each year, according to the Annex 1 of the „Financial Supervisory Authority Norm no. 18/2017 regarding the procedure for solving the claims with the reference to insurance and reinsurance companies and the insurance brokers” and it is accessible to all the persons implicated in the process of petitions’ analysis and settlement.

The petitions registered in the Unique Petitions Registry will be analyzed by the *Committee for Petitions Analysis and Settlement*. The committee is organized by an executive management decision, it is working based on its own statute and it is composed of qualified employees with insurance experience in order to analyze all the aspects mentioned by the petitioner.

The coordinator of the Committee for Petitions Analysis and Settlement/ his delegated designated person is in charge with the analysis and solving all the aspects mentioned by the petitioner, according the law and the contract clauses. He is responsible with the whole Committee’s activity and with the final solution for each petition to be according with the law.

## **V. Petitions settlement**

For the amicable settlement of the disputes between the Company and the petitioners, the Committee for Petitions Analysis and Settlement may propose to the Company’s executive management to use alternative litigations resolutions according the law, such as the mediation or arbitration procedures.

For all the valid petitions registered in the Unique Petitions Registry the Company using one of the above mentioned methods, the Company will communicate its official resolution/answer to the address indicated by the petitioner.

The maximum period for petitions resolution is 30 days from their receiving date according to the Art. 5, (8) of the „Financial Supervisory Authority Norm number 18/2017 regarding the procedure for solving the claims with the reference to insurance and reinsurance companies and the insurance brokers”, no matter if there is a favorable or adverse resolution.

The company, through the head of the department in charge with petition registration, has the right to ask for additional documents and the petitioner must diligently deliver them to the company in maximum 3 days from its request by using one of ways of communication described above. In this case, the maximum resolution period is interrupted till the documents receiving date and the 30 days period is extended accordingly.

In case of a petition received through Financial Supervisory Authority (A.S.F.), the company has to electronically transmit all the documents mentioned by Art. 5, (9), a)-g), in 10 days time from the receiving date or at the date specified by A.S.F. All documentation should be transmitted also by post-office in case that it is not signed with extended electronic signature.

## **VI. Verifications of the petition status by the authorised persons**

The petitioner may inquire the company at any time regarding his petition status using one of the below methods:

1. By phone using the following number: 021 233 15 35; 021 233 15 47 (normal Telekom tariffs);
2. By filling in the form on the company’s site in „PETITIONS” - „PETITIONS FORM” section;
3. By e-mail, to the following address: office@onix.eu.com.

### **Notes:**

- The *telephonic* petitions will not to be registered in the Unique Petitions Registry;
- The *anonymous/not-signed* petitions or with *missing identification details* like first name, surname, address, contact details or like the company’s name, its Trade Registry number, Unique Registration Number as tax-payer), will be not taken into consideration and will be clasified as: „MISSING SUFFICIENT PETITIONER DETAILS”;
- Petitions not accompanied by the representative proving documents will be not taken into consideration and will be clasified as: „MISSING SUFFICIENT PETITIONER DETAILS”.

This procedure will be applicable starting with the day of its approval.