

## Complaints

**Our aim is to provide you with a high-quality service at all times, although we do appreciate that there may be instances where you may feel it is necessary to lodge a complaint.**

Please follow the procedure below if you do wish to complain.

Any complaint should be addressed in the first instance to: [mediation@qover.com](mailto:mediation@qover.com)

### **QOVER SA Mediation Department**

Rue du Commerce, 31  
1000 Brussels  
Belgium

Phone: +3680088380

Your complaint must be responded within 30 days. Our complaint handling policy is available at [www.qover.com](http://www.qover.com)

If your complaint has not been responded within 30 days, or the matter has not been resolved to your satisfaction, you may initiate consumer protection proceedings at the

### **National Bank of Hungary (Hungarian National Bank Financial Consumer Protection Centre)**

1013 Budapest, Krisztina krt. 39.

Central mailing address: H-1534 Budapest BKKP PO Box 777

in the event of the violation of the provisions concerning consumer protection set out in Act CXXXIX of 2013 on the National Bank of Hungary, or may refer a dispute related to the entry into, validity, legal effects and termination or breach of the agreement or its legal consequences to the court or may request the Financial Mediation Board (mailing address: H-1525 Budapest, BKKP, PO Box: 172

to proceed, provided that the customer is deemed to be a consumer based on the rules relating to the proceedings of the Financial Mediation Board. The insurer has not made a general statement of submission in respect of the proceedings and decisions of the Financial Mediation Board. The form for submitting a request for conducting a consumer protection supervisory procedure by the Hungarian National Bank (financial consumer protection submission) is available at [https://felugyelet.mnb.hu/data/cms2411917/fogyasztói\\_kerelem\\_az\\_MNBhez\\_1021.pdf](https://felugyelet.mnb.hu/data/cms2411917/fogyasztói_kerelem_az_MNBhez_1021.pdf), or at the Customer Centre of the Hungarian National Bank (1013 Budapest, Krisztina krt. 39.); the form for submitting a request for the procedure of the Financial Mediation Board is available at [http://felugyelet.mnb.hu/pbt/bal\\_menu/letoltheto\\_dok](http://felugyelet.mnb.hu/pbt/bal_menu/letoltheto_dok) or at the Financial Mediation Board (1013 Budapest, Krisztina krt. 39.).

In addition, a customer qualifying as a consumer may request the insurer to send him/her these forms for free of charge (for this purpose the mailing address of Insurer:

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The complaints handling arrangements above are without prejudice to Your right to start judicial proceedings.