



DUTIES OF SPECIAL INFORMATION

LEGAL INFORMATION

Article 31 of Law no. 7/2019, of 16 January

Cais do Farol, Mediação de Seguros, Lda, headquartered at Rua das Oliveiras, Edf. Bingo R / C Sala 1, 8500-601 Portimão, holder of the legal person identification card no. 504650912, registered at the Commercial Registry Office of Portimão, with a registered capital of € 28,000.00, insurance broker registered on 26 / 10/2017, at the ASF Insurance and Pension Funds Supervisory Authority with the category of **Insurance Agent, under No. 417455377/3**, with authorization to carry out insurance activities within the scope of **Life and Non-Life Branches**, is covered by Professional Liability insurance at Companhia de Seguros Zurich Portugal, SA, through policy No. 007643913, which can be verified and confirmed at www.asf.com.pt.

Independence

Cais do Farol, Mediação de Seguros, Lda does not hold any qualified participation in any insurance company and neither does it hold any qualified participation in the capital of an intermediary that is held by an insurance company or the parent company of any insurance company.

As Insurance Brokers, Cais do Farol carries out insurance distribution activities independently from insurance companies, and does not have a contractual obligation to carry out insurance distribution activities exclusively for one or more insurance companies and never puts your interests above the interests of your customers.

As applicable, Cais do Farol will inform the client of the name of the insurance companies with which it works relevant within the scope of the requirements and needs presented.

Intervention

The intervention of Cais do Farol does not end with the conclusion of the insurance contract, involving the provision of assistance throughout the respective period of validity. Cais do Farol is authorized to receive premiums to be delivered to the insurance company and, in general, is authorized to conclude insurance in the name and on behalf of insurance companies, but never proposes or assumes in its own name the coverage of risks, exclusive competence of insurance companies under the terms of the applicable legislation.



Counseling

Cais do Farol provides advice based on the impartial analysis of a sufficiently high and diversified number, as to the type of insurance contracts available on the market, making it possible to make a recommendation, according to professional criteria, as to the insurance contract most appropriate to the needs of the client.

Solidarity

Normally, no other mediators intervene in the insurance that you conclude for the client, but if several insurance mediators or an insurance mediator as an accessory and one or several insurance mediators are involved in the same insurance contract, all are jointly and severally liable to the policyholders, policyholders and insurance companies for acts of distribution practiced.

Remuneration

Cais do Farol's remuneration for the insurance distribution activity may consist of:

- In a commission calculated and included in the premium paid by the customer to the insurance company where the insurance is placed;
- Charging directly to the client as professional fees previously agreed;
- In another type of remuneration in connection with the insurance contract;
- In the combination of any type of remuneration mentioned above.

The customer has the right to request information on the amount of remuneration to be received for the provision of the insurance distribution service, which will be provided when requested to your account manager.

Complaints Management

In case of dissatisfaction in relation to the services provided by Cais do Farol, as well as any allegation of possible non-compliance, customers can submit a written complaint, the procedures of which are set



out in the Customer Treatment and Complaints Management Policy which can be obtained at www.caisdofarol.com.

Without prejudice to the possibility of recourse to judicial courts or to out-of-court dispute resolution bodies, which already exist (CIMPAS - Center for Information, Mediation and Insurance Ombudsman) or which may be created for this purpose, customers are entitled to submit complaints with the Insurance and Pension Funds Supervisory Authority, in the complaints book at the establishment of Cais do Farol or in the electronic complaints book which can be accessed at www.caisdofarol.com.

Protection of personal data

The personal data that are transmitted in the scope of the presentation, proposition, conclusion and execution of the insurance contract, through Cais do Farol, including pre-contractual steps and support to their management, especially in the event of an accident, will be treated, processed and stored by Cais do Farol as responsible for the processing and are intended for the execution and management of the contractual relationship with the data owner and the insurer, under the terms and in accordance with the privacy policy of Cais do Farol, which may be accessed at www.caisdofarol.com.

Omissions, inaccuracies and outdated information, whether with regard to mandatory supply data, or optional, are the responsibility of the data owner, whether in his capacity as policyholder, insured, beneficiary or his representative, and also to victims or third parties and their representatives.

Cais do Farol, in its legitimate interest or that of third parties, may:

- Perform treatment of personal data to carry out audits, quality and service improvement / satisfaction analysis.
- Proceed with the processing of personal data collected within the scope of the legal and contractual relationship, and during its validity, for communications of campaigns and actions for the marketing of products and services related, or not, with those transacted with the data subject, but not necessary for its execution and management.

If you do not wish to receive such communications, the data subject may refuse them immediately or on the occasion of each communication, under the terms indicated in the Privacy Policy.

Portimão, 16 January 2019