



DUTIES OF CUSTOMER INFORMATION

LEGAL INFORMATION

Articles 30 and 32 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, registered Insurance Agent, 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, informs its clients, under the terms and for the purposes set out in the article 32 of Decree-Law No. 144/2006, of 31 July, which:

1. Does not hold a direct or indirect interest in the share capital of any insurance company;
2. There is no participation, directly or indirectly, in the mediator's share capital that is held by an insurance company or the parent company of any insurance company;
3. You are authorized to receive premiums to be delivered to the insurance company;
4. You are authorized to conclude insurance contracts in the name and on behalf of insurance companies;
5. It has no powers to settle claims in the name and on behalf of insurance companies;
6. Your intervention does not end with the conclusion of the insurance contract;
7. Its intervention involves the provision and assistance throughout the term of the insurance contract;
8. Bases its advice on the obligation to provide an impartial analysis, this being understood as an obligation to give advice based on the analysis of a sufficient number of insurance contracts available on the market that allows it to make a recommendation, according to criteria professionals, regarding the insurance contract best suited to the client's needs.
9. The client has the right to request information on the remuneration that the mediator will receive for the provision of the mediation service and, accordingly, to provide him, at his request, with such Information.
10. Without prejudice to the possibility of recourse to judicial courts or out-of-court dispute resolution bodies, which already exist or are to be created for this purpose, complaints from policyholders and



other interested parties must be submitted to the ASF Supervision of Insurance and Pension Funds, directly or through the Complaints Book available at the mediator's establishment for this purpose.

Finally, it is hereby informed that Decree-Law No. 144/2006, of 31 July - diploma that establishes the legal regime for access to and the exercise of insurance or reinsurance mediation activities - defines the «insurance agent », Under the terms of paragraph b) of article 8, as the category in which the person, natural or legal, carries out insurance mediation activity in the name and on behalf of one or more insurance companies based on an impartial analysis of a sufficient number of insurance contracts available on the market that allows you to advise the client taking into account your specific needs.

Portimão, 16 January 2019