## **For Complaints**

Please choose from the following options:

## a) Complaints to the insurer

Any complaints regarding the contractual relationship or the management of claims must be submitted in writing to the insurer INTER PARTNER ASSISTANCE S.A. at the following addresses.

Post:

AXA Assistance - Complaints Office

Carrer de Tarragona 161

Planta Entresuelo

08014 Barcelona (Spain)

E-mail: <a href="mailto:servizio.clienti@axa-assistance.es">servizio.clienti@axa-assistance.es</a>

INTER PARTNER ASSISITANCE S.A. will look to resolve the complaint by responding within the maximum period of 45 days from receipt of the same.

## b) Complaints to the intermediary

Any complaints regarding the behaviour of the intermediary Intermundial XXI SL, including complaints relating to the behaviour of its employees and collaborators, must be sent in writing to the following addresses of the intermediary complaints office:

The Customer Services Manager, Fit 2 Trip

Calle Irún 7

28008 Madrid (Spain)

E-Mail: customerservices@fit2trip.com - Telephone: +39 069 450 0065.

The intermediary will look to resolve the complaint by responding within the maximum period of 45 days from the receipt of the same.

## c) Complaints to the Institution for Insurance Supervision (IVASS)

In the event that you are unsatisfied with the outcome of the complaint, or in the absence of feedback from the insurer or intermediary within the legal timeframe, you can contact IVASS, Via del Quirinale, 21 - 00187 Rome, fax 06.42133206, pec: <a href="mailto:tutela.consumatore@pec.ivass.it">tutela.consumatore@pec.ivass.it</a>. Info on: <a href="mailto:www.ivass.it">www.ivass.it</a>

The complaint to IVASS must contain a detailed complaint of the behaviour that is deemed irregular or incorrect by the insurance company or intermediary. For the presentation of the complaint to IVASS, a template form can be downloaded from the IVASS website (click here <a href="https://www.ivass.it/consumatori/reclami/index.html">https://www.ivass.it/consumatori/reclami/index.html</a>).

The essential elements of the complaint should contain:

 personal data of the complainant (name, surname, postal address - if available also PEC address - and telephone number);

- the name of the insurance company / intermediary who the complaint is about;
- clear and concise description of the reason for the complaint;
- copy of the complaint already sent to the company / intermediary and any response received and any other documents useful for dealing with the case.

In the event of failure or partial acceptance of the complaint, without prejudice in any case to the right to appeal to the Judicial Authority, the complainant may resort to the following alternative systems for the resolution of disputes:

a) mediation procedure before a Mediation Body pursuant to Legislative Decree 4 March 2010 n. 28 (and subsequent amendments and additions). This procedure is accessed through an application to be submitted to a Mediation Body through the assistance of a trusted lawyer, among those present in the directory of the Ministry of Justice, available at the website <a href="www.giustizia.it">www.giustizia.it</a>. (Law 9/8/2013, n. 9).

b) assisted negotiation procedure pursuant to Law Decree 12 September 2014 n. 132 (converted into Law 10 November 2014 no. 162); this procedure is accessed through the stipulation between the parties of an assisted negotiation agreement through the assistance of a trusted lawyer, in the manner indicated in the aforementioned Decree.

In any case, the right to lodge a complaint against the following Supervisory Authority of the home Member State (Belgium) of the INTER PARTNER ASSISTANCE SA company remains: FSMA (Financial Services and Markets Authority), Rue du Congrès, 12-14 1000 Brussels - <a href="mailto:info@fsma.be">info@fsma.be</a>. For the resolution of cross-border disputes, it is possible to submit a complaint to IVASS directly to the competent foreign system requesting the activation of the FIN-NET procedure or the applicable legislation.

Email: <a href="mailto:customerservices@fit2trip.com">customerservices@fit2trip.com</a>