Complaints Handling Procedure – Portuguese Complaints

StarStone Insurance SE ("StarStone") makes every effort to deliver the highest quality products and to provide the best possible service to its customers. We understand that despite our commitment, on occasion, mistakes are made – we may fail to meet our own standards and the expectations of the customers using our services or otherwise coming into contact with StarStone.

Complaints to StarStone

A complaint is considered any manifestation of disagreement with the position taken by StarSone, or of dissatisfaction with the services provided, as well as any eventual allegation of contractual breach brought by the policyholder, insured persons, beneficiaries or aggrieved third parties.

Reports that are included in the contract negotiation procedure, communications inherent to the process of claims regularization and eventual requests for information or clarification are not considered as a complaint.

If you wish to make a complaint to StarStone, you may do so in writing or orally at any time by using the contact details:

- By e-mail: complaints@enstargroup.com (preferred)
- By writing to: Complaints Team c/o Operations Department, 12th Floor, 70 Mark Lane, London, United Kingdom EC3R 7NQ

The aim of this procedure is to settle the complaint fairly and as quickly as possible. We will use our best endeavours to comply with the timeframes set out below.

A complaint received by StarStone will be allocated to an appropriate person to carry out an independent review of the justification of the complaint.

To help us to quickly and fully investigate your complaint, please provide us with the following information:

- name, contact details of the complainant and identification document number;
- capacity of the complainant: as a policyholder, insured person, beneficiary, or third party;
- policy number and/or claim reference number (if applicable);
- type of insurance product;
- date of loss (if applicable);
- details of your concern/complaints;
- details of who you purchased your insurance from/through; and
- details of any previous correspondence of feedback on how you would like your complaint resolved.

Acknowledgment

Complaints will be acknowledged in writing no later than five business days after receipt. That acknowledgement will include the name of the person who will be reviewing the complaint and a copy of this Complaint Procedure.

StarStone is entitled not to admit the complaint if the required information is not delivered by the complainant.

Response

We will aim to resolve a complaint within 20 days and give a written final response, or send an interim response explaining that we need more 10 days due to the complexity of the issue.

Complaints to the Client's Ombudsman

You may only file a complaint to the Ombudsman when the complaint has previously been analysed

by the complaints department and has not been answered within a 20 day period, or 30 day period in case of particular technical complexity, or when, after receiving a response, the complainant does not agree with that response.

Required information to send so that the Ombudsman can analyse the complaint:

- name, contact details of the complainant and identification document number;
- capacity of the complainant: as a policyholder, insured person, beneficiary, or third party;
- policy number;
- description of the facts that justify the complaint; and
- any additional documentation related with the complaint.

The Ombudsman is entitled not to admit the complaint if the prior conditions are not fulfilled.

Identification of the Ombudsman:

Dr. André Villar Gomes Cunha Araújo

E-Mail: geral@paccv.com

Telephone: (+351) 213 802 620

Address: Rua Braamcamp, n.º 6, 1.º Esq. 1250-050 Lisboa

Complaints to other entities

The Portuguese Insurance and Pension Funds Supervisory Authority, by:

- writing to: Autoridade de Supervisão de Seguros e de Fundos de Pensões, Avenida da República, 76, 1600-205 Lisboa; or
- by way of the consumer portal on the Portuguese Insurance and Pension Funds Supervisory Authority's website.