



Overview of the Complaints Management Procedure

Your opinion, proposals and reviews have always inspired us to become better. Direct communication with the public has always been a main driving force for our constant progress and development. Nowadays, communication is even easier.

GENIKI PANELLADIKI, aiming at constantly improving the quality of its provided services, establishes a complaint management procedure and calls its policyholders or/and third parties to submit any complaints by telephone or in writing, in order to timely identify any possible failures and address them effectively. It is our obligation and we will make all possible efforts in regard to the direct, fair and impartial management of all complaints reported by our policyholders or/and third parties, in order to resolve them, free of charge.

The procedure followed by our Company concerning the management of complaints submitted by our policyholders or/and third parties, complies with Act No. 88/5.4.2016 by the Bank of Greece.

According to this procedure, by filling in and signing the Complaint Form (which may be downloaded by clicking [here](#)), you can notify our Company about your complaints in the following ways:

- in person, in our offices
- by letter, sent by post
- via email at the address: complaints@genpan.gr
- via facsimile transmission at F +30 2103217109
with the indication Attn. Complaints Management Services

The Company's contact details are:

Commercial Operations
Complaints Management Services
Mrs. Eleni Lavidia

Headquarters:

7 Voulis St., Sintagma, 10562 Athens, Greece
T +30 210 3217801, F +30 2103217109, complaints@genpan.gr

Branch:

42 M. Antipa St., Pilaia, 57001 Thessaloniki, Greece
T +30 2310474422, F +30 2310473683, complaints@genpan.gr

ATHENS

7 Voulis St, Sintagma Sq, 10562, Greece
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In order to process your complaint effectively, we recommend you to fill in the relevant form by describing in full detail the incident under question, making your request clear, as well as providing valid contact details. You may also attach documents, photographs and general supporting material to the Complaint Form, which you would like us to take into account.

The examination of your complaint starts on the same day. Within 24 hours (or within the first working day in case of a public holiday) from receiving your complaint, you will receive an Acknowledgement of Receipt, sent to the contact address you provided in the Complaint Form. In this Acknowledgement Receipt, you are also informed on the contact details of the person in charge of managing and investigating your complaint. You may be asked to submit other documents, which you will have to submit, and which will be kept in the relevant file and will always be available to you.

The examination of the complaint will be completed within thirty (30) days and no longer than fifty (50) days from the day of receipt of the complaint form. You will receive our reply in writing. In case that a written answer cannot be sent within the stipulated deadline for any reason, we are bound to inform you in writing on the estimated time for the conclusion of the examination of your complaint. At the same time, you may be informed at any time by the complaints manager about the progress of your case examination.

The initiation of this procedure does not interrupt the limitation of any of your legal actions, neither does it preclude you from an out-of-court settlement. Your rights are set forth in the terms of your insurance policy and in accordance with insurance legislation. You can seek an out-of-court settlement of your dispute, by bringing the case before our Company and the following bodies:

- General Secretariat for Consumers, Ministry of Development, Competitiveness, Infrastructure, Transport and Networks, Kaniggos Square, 10181 Athens, T 1520, www.synigoroskatanaloti.gr.
- Hellenic Consumer Ombudsman, www.efpolis.gr, 144 Alexandras Ave., 11471 Athens, T +30 2106460814, according to the provisions in force and within the stipulated deadlines¹.
- Bank of Greece, Department of Private Insurance Supervision (DEIA), 3 Amerikis St., 10546 Athens, T +30 2103205222, www.bankofgreece.gr

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**GENIKI
PANELLADIKI**

Always there
wherever you are

We are always at your disposal to help you resolve any of your concerns regarding your insurance policy.

On behalf of GENIKI PANELLADIKI MUTUAL INSURANCE
The Head of the Complaints Management Services
Eleni Lavidia

1 According to art. 4 of Law 3297/2004, the report is submitted to the Hellenic Consumers Ombudsman within one (1) year from the day the interested party became aware of the damaging act or omission against him, which constitutes the consumer dispute. The submission of the report interrupts the limitation period and the time-limit of legal acts during the entire duration of the mediation procedure. Subject to articles 261 of the Civil Code, the interrupted limitation period and time-limit begin again at the conclusion of the mediation procedure. The same deadline is valid for reporting to the General Secretariat for Consumers.

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