

NorseGael Risk

NorseGael Risk AB is registered with the Swedish Companies Registration Office (Bolagsverket) under organization number 559497-4072 and is an insurance intermediary authorized by the Swedish Financial Supervisory Authority (Finansinspektionen).

NorseGael Risk AB (hereinafter called NorseGael) is an insurance intermediary that acts as a representative for the insurance companies with whom we collaborate. The business is regulated, among other things, by the Insurance Distribution Act (2018:1219) and the Swedish Financial Supervisory Authority's regulations (FFFS 2018:10) on insurance distribution.

NorseGael has been assigned by insurance companies to distribute the insurers' products to other insurance intermediaries or partners. NorseGael has the contracted authority to bind these insurance companies to insurance agreements with customers. This means that while the insurance companies are responsible for the insurance risks, they have authorized NorseGael to carry out parts of the process on their behalf.

Company Name and Address

NorseGael Risk

Registration number: 559497-4072

Website: www.norsegael.com

Address: Engelbrektsgatan 9-11, 114 32 Stockholm

Email: info@norsegael.com

Registration with the Swedish Companies Registration Office

NorseGael Risk AB is registered with the Swedish Companies Registration Office for the distribution of property and casualty insurance. The registration can be verified through the Swedish Companies Registration Office, 851 81 Sundsvall, phone number: 0771-670 670, email: bolagsverket@bolagsverket.se, www.bolagsverket.se.

Supervisory Authority

NorseGael Risk AB has authorization from the Swedish Financial Supervisory Authority to conduct insurance distribution regarding the following non-life insurance classes: 1. Accident, 2. Sickness, 3. Land vehicles, 7. Goods transport 8. Fire and natural forces 9. Other property damage, 13. General liability, 14. Credit 16. Miscellaneous financial loss, 17. Legal expenses and 18. Assistance.

The company is supervised by the Swedish Financial Supervisory Authority (Finansinspektionen), and inquiries regarding NorseGael's license can be directed to the Swedish Financial Supervisory Authority (Finansinspektionen) at: Box 7821, 103 97 Stockholm, email: finansinspektionen@fi.se, phone: 08-408 980 00, or www.fi.se. The Swedish Financial Supervisory Authority can provide information about the individuals at NorseGael who are authorized to distribute insurance and whether this authority is limited to a specific type of insurance, class of insurance, or group of insurance classes.

NorseGael is also supervised by the Swedish Consumer Agency (Konsumentverket) with regard to marketing. You can contact the Consumer Agency via: Konsumentverket, Box 48, 651 02 Karlstad, phone: 0771-42 33 00, email: konsumentverket@konsumentverket.se, www.konsumentverket.se.

Qualified Holdings

NorseGael does not have any qualified holdings in any of the insurance companies whose products we distribute. Neither do any of our employees have any qualified holdings in any of the insurance companies NorseGael collaborates with. A qualified holding refers to direct or indirect ownership in a company that represents 10% or more of the capital or voting rights or otherwise allows significant influence over the company's management.

Information about the Distribution

Basis for Distribution

NorseGael distributes insurance products from one or more insurance companies and only offers insurance products from the insurance companies NorseGael has distribution agreements with. The insurance companies NorseGael distributes insurance for are listed below. When distributing insurance, NorseGael represents the insurer. NorseGael does not provide any advice on insurance.

Insurance Companies Represented by NorseGael

Aviva Insurance Ireland DAC (organization number 605769), address: Building 12, Cherrywood Business Park, Loughlinstown, Dublin, D18W2P5, Ireland.

Remuneration

NorseGael receives remuneration according to agreements with the insurance companies we collaborate with, amounting to 10% of the paid premium. However, the remuneration may vary in certain cases depending on the type of insurance we

distribute. If NorseGael's remuneration differs in a specific case, this will be disclosed along with the information provided to the customer when signing a particular insurance contract.

If an insurance policy is cancelled or terminated during the policy period and the policyholder is entitled to a refund of the premium, including NORSEGAEL's remuneration, NorseGael is obliged to refund its portion of the premium to the insurance company.

NorseGael's employees never receive commission or salary based remuneration on the number of insurance policies distributed or the size of the premiums.

Complaints

If for any reason you are not satisfied with NorseGael Risks' insurance distribution or handling of insurance products, please contact us as soon as possible so we can see if there is anything we can do. If you are still dissatisfied, you can contact the complaints officer at NorseGael Risk. Please send your complaint via email to NorseGael Risk, complaints@norsegael.com or by mail to NorseGael Risk, Complaints Officer, Engelbrektsgatan 9-11, 114 32 Stockholm. Please attach relevant documents.

If your complaint relates to claims handling, it should be directed to the relevant claims handling company. If you are unsure of the company handling claims, please contact us at info@norsegael.com, and we will assist you.

Submitting a complaint is free of charge, and NorseGael Risk will handle any complaints with due care. Complaints will be answered promptly, and if NorseGael Risk cannot respond to a complaint within 14 business days of receiving it, NorseGael Risk will contact you and explain the reason for the delay and inform you when a response can be expected.

As a consumer, you can also receive free assistance from the following bodies:

(a) Consumer Insurance Bureau (Konsumenternas Försäkringsbyrå), mailing address: Box 24215, 104 51 Stockholm, phone: 0200-25 58 00, www.bankforsakring.konsumenternas.se

(b) Swedish Consumer Agency (Konsumentverket, Hallå Konsument), mailing address: Box 41, 651 02 Karlstad, phone: 0771-525 525, email: info@hallakonsument.se, www.hallakonsument.se

(c) Consumer Guidance in your municipality.

Dispute Resolution

If a dispute arises between you and NorseGael Risk, you can have your case reviewed by the National Board for Consumer Disputes (ARN), Box 174, 101 23 Stockholm, phone: 08-508 860 00, email: arn@arn.se, www.arn.se. However, ARN only handles disputes involving consumers.

You also have the option to have your case reviewed by a Swedish general court. Please contact the nearest district court for more information

Professional Indemnity Insurance

For the liability NorseGael Risk has as an insurance intermediary, NorseGael Risk is covered by mandatory liability insurance for pure financial loss. The insurance covers any liability that NorseGael Risk may incur toward you as a customer.

If you, as a customer, suffer damage or financial loss that you believe has been directly caused by NorseGael's actions, you have the possibility to file a claim directly with the insurance company. However, if you want to make a claim, you must notify NorseGael Risk within a reasonable time after you notice or should have noticed that damage has occurred. In the event of a claim, please contact NorseGael Risk via email at info@norsegael.com or the insurance company Lloyd's Insurance Company S.A. via the insurance intermediary RFL-EU-Claims@ryanfinlines.com.

The insurance is held with Lloyd's Insurance Company S.A. (100 %) (UMR B1350PL792635F002) and covers up to €1,564,610 per claim and €3,129,230 total for all claims in a year, in accordance with the Swedish Financial Supervisory Authority's regulations.

The intermediary for this insurance is Ryan Specialty Europe GmbH - Swedish Branch, Brahegatan 2, 114 37 Stockholm, Sweden.

Information on the Processing of Personal Data

The personal data provided to NorseGael is processed in accordance with applicable data protection legislation and the company's guidelines. Information about how personal data is processed can be found at www.norsegael.com.