

## CLIENTS, ASSURED, BENEFICIARIES AND DAMAGED THIRD PARTIES COMPLAINTS

### Complaints procedure – way of introducing complaints - addresses

Save the right to introduce a legal action, **the client, the assured, the beneficiary and any third party claimant have the faculty** to introduce a complaint in writing to the insurance broker or to the insurers.

“**Complaint**” means a declaration in writing of no satisfaction against an insurance company or an insurance agent or broker with reference to an insurance contract or an insurance service. Requests of information or notices of insurance claims are not considered complaints against an insurance company or insurance agent or broker.

Handling of the complaints will be performed by Cambiaso Risso Marine S.p.A. internally. Mr. Stefano Pitto is in charge of the procedure of complaints handling.

#### The complaint can be submitted by indicating:

1. Name, surname (or company name in case of companies) and domicile of the claimant, with phone number if possible;
2. Indication of the person or of the persons the behaviour whereof is claimed against;
3. Brief and exhaustive description of the complaint and number of insurance contract of the complaint;
4. Any documentation felt useful for the better explanation of the complaint circumstances,

to the following addresses:

Ordinary post or registered post with acknowledgement of receipt	e-mail	Registered e-mail
Cambiaso Risso Marine S.p.A. Corso Andrea Podestà 1 16128 – Genoa (Italy)	<a href="mailto:stefano.pitto@cambiasorisso.com">stefano.pitto@cambiasorisso.com</a>	<a href="mailto:amministrazionecambiasorissomarine@legalmail.it">amministrazionecambiasorissomarine@legalmail.it</a>

**The insurance broker is obliged to answer in writing within 45 days from the complaint receipt.**

The client, the assured, the beneficiary and any third party claimant have the right, if not satisfied by the answer to the complaint or in absence of an answer by the broker or by the insurer (**within 45 days from the complaint receipt by the insurance broker**), to submit the complaint to IVASS (Italian regulatory body), Servizio Vigilanza Intermediari, Via del Quirinale n. 21 - 00187 Rome (**fax: +39 06 42133206, registered e-mail: [ivass@pec.ivass.it](mailto:ivass@pec.ivass.it), website for info: [www.ivass.it](http://www.ivass.it)**), by attaching all the documentation of the complaint managed by the broker or by the insurers.