

Information on complaints

Only by sharing information with our customers, we can continuously optimize our products and services!

Take the opportunity to submit your concerns or **complaints**

online at europaeische.at/en/service/feedback-and-complaints or

contact us by e-mail (beschwerde@europaeische.at) or

by letter (Europäische Reiseversicherung AG, Attn: Complaints Office, Kratochwjlestraße 4, 1220 Vienna).

Please make sure you fill in your personal data. The more information you provide (**policy- and / or claim number**, etc.), the better and more individual we can handle your concerns.

Information on the complaints handling procedure

Our aim is to provide excellent service to our clients.

We collect all information necessary to clarify the complaint and communicate this in writing or in written form to the address provided by the complainant. For reasons of data protection, it may be necessary for us to verify the identity of the complainant.

We announce (if necessary) whether and what additional information we possibly need. The complaint will then be completed by us **immediately**, generally within not more than 5 working days after having received all necessary information. If extensive surveys are required, there may be a delay. In the event of delays the complainant receives an interim report and (if possible) an indication when to expect the final result.

If the final result does not entirely meet the complainant's demands, he will receive a detailed explanation. If after careful review and explanation a satisfactory solution for the complainant has not been found, following institutions can be contacted:

The Association of Austrian Insurance Companies (www.vvo.at), Schwarzenbergplatz 7, 1030 Wien

The arbitration body for consumer business (www.verbraucherschlichtung.at). The participation is not obligatory for the insurer.

Insurance Complaints Office at the Federal Ministry of Social Affairs, Health, Care and Consumer Protection, Stubenring 1, 1010 Vienna, versicherungsbeschwerde@sozialministerium.at

Please note that our **competent Supervisory Authority** is

the **FMA Austrian Financial Market Authority** (www.fma.gv.at/en), Otto-Wagner-Platz 5, 1090 Wien.

For online contracts you can also contact the out-of-court dispute arbitration board of

the **Internet Ombudsman** (www.ombudsmann.at) or

the **Online Dispute Resolution-Platform** ("ODR-Platform") of the European Union (ec.europa.eu/consumers/odr).