

Complaints

Only by sharing information with our customers, we can continuously optimize our products and services! Take the opportunity to inform us of your concerns or complaints online at www.europaeische.at/en/service/feedback-and-complaints or by sending an e-mail to our complaints office (complaints@europaeische.at) or by letter (Europäische Reiseversicherung AG, Attn: Complaints Office, Kratochwjlestraße 4, 1220 Vienna). The possibility of notifying a complaint is without prejudice to your right to take legal action.

Please provide your personal data in any case. The more information you give us (**policy and/or claim number**, etc.), the better and more individually we can respond to your concern.

Information on the complaints handling procedure

Our aim is to provide excellent service to our clients!

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

We will indicate (if necessary) whether and what additional information we may still need for processing.

The complaint will then be completed by us **immediately**, generally within not more than 15 working days after having received all necessary information. If extensive surveys or evaluations are required to answer a complaint, there may be delays. In this case, the complainant will receive an interim report and (if possible) an indication of when the final result can be expected.

If the final result does not entirely meet the complainant's demands, the position of Europäische Reiseversicherung will be explained in detail. In the event that, even after close examination and comment, no satisfactory solution has been found for the complainant, the following bodies can be contacted:

- **Association of Austrian Insurance Companies** (www.vvo.at), Schwarzenbergplatz 7, 1030 Vienna
- **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

For consumer transactions concluded online, you can also contact the

- **Internet Ombudsmann** (www.ombudsstelle.at) or the
- European Union Internet platform for online dispute resolution (ec.europa.eu/consumers/odr)

Please note that the competent supervisory authority is the **FMA Austrian Financial Market Authority** (www.fma.gv.at), Otto-Wagner-Platz 5, 1090 Vienna.