

Information sheet of an independent insurance broker

The company **SAB servis s.r.o.**, ID No.: 24704008, with its registered office at Prague 1 - Nové Město, Jungmannova 748/30, Postal Code 110 00, Case File No. C 167427 at the Municipal Court in Prague (hereinafter the "**Company**" or "**Broker**") as an independent broker, performs the activity of insurance brokerage as an insurance agent (if they broker insurance for an insurance company on the basis of a written contract) or as a policyholder's representative when the policyholder brokers insurance. As an insurance broker, pursuant to Section 88 of Act No. 170/2018 Coll., on the Distribution of Insurance and Reinsurance, it is obliged to disclose to customers the following information relating to the performance of the Broker's activities as an insurance agent and, where applicable, also to the brokerage of insurance by the policyholder, with any differences explained further in the text:

I. Communication and contact details

When brokering insurance, the Company acts as an independent broker through its tied agents. Customers can thus contact the Company through their adviser (tied agent) or:

- in person at the contact address of the Company: Suttnerové 814/17, 160 00, Prague – Vokovice
- by phone at: +420 733 538 063
- by e-mail at: info@sabservis.cz

II. Verification of the authorization

Information about the Company as an independent broker, a list of insurance companies whose insurance the Company brokers, including other information about these providers, and the Company's tied agents can be verified in the register maintained by the CNB at the following address (enter "direct search"):

https://apl.cnb.cz/apljerrsdad/JERRS.WEB09.DIRECT_FIND?p_lang=cz

This address also provides a procedure to find and verify the registration of the entity. On request, it is obligatory to produce the registration certificate.

III. Brokered services

The Company concludes insurance contracts with customers in the name and on behalf of insurance companies whose list is published in the CNB register (see point II. above).

When brokering insurance on behalf of a policyholder, the company acts on behalf of the policyholder, whose name is specified, amongst other things, in the minutes of the meeting or another document which the prospective policyholder receives in relation to the insurance in question.

The contracts are concluded through the Company's advisers (tied agents) with whom the Company has a written contract and who are registered in the CNB's list of tied agents and are authorised to conclude insurance contracts. In the case of insurance brokerage by the policyholder, advisers must be registered on the list of tied agents from 1 July 2027 onwards.

IV. The Broker's statutory obligations

The Company does not accept premiums from customers and is not involved in the payment of insurance claims.

The Company shall not: a) accept a pecuniary advantage which may lead to a breach of obligations under the legislation relating to insurance brokerage; b) offer or provide a pecuniary advantage which may lead to a breach of obligations under the legislation relating to insurance brokerage. This includes, in particular, unusual remuneration in connection with insurance brokerage, unusual remuneration for the provision of a service, unjustified financial, material and immaterial advantages.

V. Remuneration

The Company is remunerated for insurance brokerage through commissions from insurance companies, which are based on the amount of the agreed premium in the case of a new insurance contract (the higher the premium, the higher the remuneration) or in the case of a change of insurance based on a premium increase (the higher the premium increase, the higher the remuneration). The Company's tied agent is then remunerated with a share of the commission the Company receives from the insurance company. The customer does not pay any remuneration to the tied agent or the Company as this is already included in the commission from the insurance company or in the price of the insurance. Where the policyholder acts as an insurance broker, the company is remunerated via a commission paid by the policyholder; the method of determining the company's remuneration is the same as that for a tied agent.

VI. Integrating sustainability risks into insurance advice

Sustainability risk means an environmental, social or governance event or situation that, if it were to occur, could have an actual or potential significant adverse impact on the value of the investment.

These risks, like other relevant risks in the context of insurance advice, are incorporated by the Company into its insurance advice primarily through appropriate product selection (taking into account the underlying assets) with an emphasis on professional care and customer protection. In this process, the Company relies on available data provided by the producers of these products and other available information.

The Company then treats sustainability risks in the same way as other risks related to the value of the investment and its return. In addition to other preferences (investment objective, risk tolerance, loss-bearing capacity and the customer's financial situation), customer preferences in terms of sustainability are also ascertained in the provision of insurance advice and the investments that best fit all the preferences identified are then recommended.

It is thus primarily and ultimately up to the customer to decide whether, which, and to what extent, they are interested in taking sustainability risks into account when selecting an appropriate investment.

As part of the risk assessment, the Company also assesses the likely impact of sustainability risks on the return on investment, taking into account both the short- and long-term horizons. In both cases, the results are that the likely impact of sustainability risks on the value of the investment or on the terms of its return depends on many circumstances and cannot be reliably determined in any case.

The customer has the right to enquire about the sustainability impacts and risks of a particular product and the company will communicate these to the customer based on information from the producer."

VII. Other information

The Company does not have a direct or indirect interest exceeding 10% in the voting rights or share capital of the insurance company with which the insurance is to be taken out. The insurance company with which the insurance is to be arranged or the person controlling the insurance company shall not have a direct or indirect interest exceeding 10 % in the voting rights or capital of the insurance intermediary.

VIII. Brokerage of insurance by the policyholder

The brokerage of insurance by the policyholder on behalf of the customer does not constitute the conclusion of an insurance contract, but the 'accession' to an already existing insurance relationship. The customer therefore does not become a party to the contract (the policyholder) and consequently has no rights or obligations that apply solely to the policyholder, in particular the right to amend or terminate the insurance contract. The customer may only amend or terminate the insurance through the policyholder, subject to the terms and conditions of, and in accordance with, the insurance contract concluded between the policyholder and the insurer.

IX. Complaints and complaints, supervisory authority and out-of-court dispute resolution

The procedure for dealing with complaints and claims is set out in the **Complaints Procedure**, which is available at www.sabservis.cz/for-clients.

In the event of dissatisfaction with the previous resolution of the customer's complaint or claim, the customer may contact the competent authority responsible for out-of-court dispute resolution.

The customer may also lodge a complaint about the conduct of the Company, its adviser or the insurance provider with the competent supervisory authority, which is the **Czech National Bank (CNB)**. The CNB does not decide on the subject matter of the dispute but deals with the submission solely from the point of view of whether the legal provisions which the CNB supervises have been complied with. The CNB can be contacted via www.cnb.cz or at its registered office: Na Příkopě 28, 115 03 Prague 1.

Disputes can be resolved out of court through the Financial Arbitrator or through the Office of the Ombudsman of the Czech Association of Insurance Companies z. ú:

Office of the Ombudsman of the Czech Association of Insurance Companies z. ú. is intended for out-of-court settlement

of disputes in the field of non-life insurance. It is not intended to resolve consumer disputes in the field of motor liability insurance (so-called "compulsory liability insurance"). Disputes of other kinds in the field of financial services (e.g., life insurance) fall within the competence of the Financial Arbitrator.

For more information on free dispute resolution before the Ombudsman, including a form for making a submission and contact details, see here: www.ombudsmancap.cz.

For more information on free dispute resolution with the **Financial Arbitrator**, including a form for submission and contacts, please click here: www.finarbitr.cz.

Effective from 1 September 2026