

# Statement of the main adverse impacts of insurance on sustainability factors

The company SAB servis s.r.o., ID No.: 24704008, LEI: 315700XV7FD8C0JEJT04, with its registered office at Prague 1 – Nové Město, Jungmannova 748/30, Postal Code 110 00, File No. C 167427 at the Municipal Court in Prague (hereinafter the “**Company**”) as a financial advisor discloses information on the consideration of major adverse impacts on sustainability factors in its insurance advice, on the basis of Article 4(5) of Regulation (EC) No 4 of the European Parliament and of the Council (EU) 2019/2088 of 27 November 2019 on disclosure of information relating to sustainability in the financial services sector (hereinafter the “**SFDR Regulation**”).

In providing insurance advice, the Company acts with professional care and in the best customer's best interests. Before providing insurance advice, the Company evaluates the customer's knowledge and experience, risk tolerance, loss-bearing capacity, financial situation, investment objectives and its sustainability preferences. Preferences relating to sustainability preferences are ascertained through questions in the investment questionnaire in appropriate detail incl. those where the customer can express their preferences for products that take into account the main adverse impacts on sustainability factors under the SFDR Regulation, in areas that are of important to them. Where a customer expresses a preference for non-admitted impacts on sustainability factors sustainability impacts, then only products that meet their preferences are recommended. For example, if a customer selects in the investment questionnaire that they want their investment to take into account adverse impacts on sustainability factors in the area of greenhouse gas emissions, then they are recommended only those products that take these impacts into account. If no product that meets the customer's sustainability preferences is available, the customer shall be notified that there is no product that meets their requirements and given the opportunity to express their preference to adjust their sustainability preferences.

As the creators of the products on which the Company provides insurance advice, the financial market participants, have their own extensive obligations under the SFDR Regulation relating to the main adverse impacts of their investment decisions. If the principal adverse impacts are taken into account by policymakers, they are required to disclose on their websites the relevant statements under EU Regulation 2022/1288. Where product information on the main adverse impacts are available, then they are also taken into account in the manner described above in the context of the insurance advice provided.

The Company does not currently rank or select products based on a specific methodology indicators of major adverse impacts on sustainability factors, or criteria or thresholds values based on key adverse impacts on sustainability factors, including in in the context of the progressive disclosure and processing of information by financial actors market, while incorporating the issue of the main adverse impacts on factors sustainability factors from the perspective of investment decisions and insurance advice. Recommendations of specific products is at the discretion of each individual adviser, limited only by the needs and requirements of the client, their sustainability preferences, the available information published by product developers on individual products and the resulting assessment all these factors.

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