



MAKING A COMPLAINT

The commitment of Costa Duarte to excellence makes the service provided to clients the centre of its activity. However, we recognize that we may occasionally fail to meet your expectations about our services and if you wish to make a complaint you must follow the procedures below.

COMPLAINT

According to paragraph 1 of article 34 of Regulatory Norm no. 13/2020-R, of December 30, "Complaint" means the expression of disagreement in relation to the position taken by an insurance intermediary, of dissatisfaction in relation to the distribution services provided by them, as well as any allegation of possible non-compliance, presented by policyholders, insureds, beneficiaries or injured third parties.

CLAIMANT

Individual or legal entity who claims for a complaint.

MINIMUM REQUIREMENTS

In order to proceed with the prompt and equitable management of a complaint, the claimant must submit a written complaint, indicating:

- Full name of the complainant and, if applicable, the person acting on his behalf;
- Quality of the complainant, namely if a policyholder, insured, beneficiary or injured third party or a person acting on his behalf;
- Contact details of the complainant and, if applicable, the person acting on his behalf
- Claimant's ID number;
- Detailed description of the facts giving rise to the complaint, with identification of the intervening people and the date on which the facts occurred, unless clearly impossible;
- Additional elements that the claimant considers necessary for the management of his complaint;
- Date and place of the complaint.

FUNCTION RESPONSIBLE FOR COMPLAINT MANAGEMENT

The function responsible for complaint management is performed by the person in charge of the legal department, who is responsible for managing the complaint and ensuring the timely response to the complaints submitted.

CONTACTS

In case of a complaint, Costa Duarte makes available the following contacts:

- In writing: Costa Duarte – Corretor de Seguros, S.A. / a.c. Gestão de Reclamações
Av. António Augusto Aguiar, 130 – 4.º, 1050-020 Lisboa
- Electronic mail to the address: reclamacao@costaduarte.pt

COMPLAINT'S BOOK

Costa Duarte provides to its claimant's access to the Complaint's Book which is located at the Lisbon headquarters and at the Porto office or in electronic format, which can be accessed through <https://www.livroreclamacoes.pt/Inicio/>

SUPERVISION AUTHORITY (ASF)

If you are not satisfied with the way your complaint has been resolved, you have the right to contact Autoridade de Supervisão de Seguros e Fundos de Pensões (ASF), which can be accessed through www.asf.com.pt/isp/PortalConsumidor/Reclamacoes.

ALTERNATIVE DISPUTE RESOLUTION

Without prejudice to the possibility of recourse to judicial courts, in the event of litigation arising from the insurance distribution activity, clients may appeal to existing alternative dispute resolution entities ([CIMPAS – Centro de Informação, Mediação e Provedoria de Seguros](#)) or similar entities that may be created.

SUITABILITY, IMPARTIALITY AND TERM

Costa Duarte ensures that any complaint will be properly and impartially managed and that a written response will be submitted within 20 days of receipt of the complaint, but may be extended to 30 days in cases of particular complexity.

MAINTENANCE OF ELECTRONIC INFORMATION RECORDS

Costa Duarte ensures the maintenance of electronic records of information related to the management of complaints and documentation files, which will be kept for a minimum period of five years.

ACCESS TO INFORMATION AND DOCUMENTATION

During the aforementioned period, the claimant can access the information related to the complaint submitted and associated documentation and, for this purpose, the claimant must use the contacts referred to in this document.

COSTS

The management of a claim is free of costs to the claimant.

Generations of Trust

Avenida António Augusto Aguiar, 130 – 4.º – 1050-020 LISBOA / Tel. +351 213 504 440 / Fax +351 213 504 443
Aviz Trade Center – Rua Eng. Ferreira Dias, 924 – 1.º, E14 – 4100-246 PORTO / Tel. +351 220 034 300 / Fax +351 220 034 393