

Valid from XXX

INSURANCE AGENT INFORMATION SHEET

This document is for submission by the insurance agent of Compensa Life Vienna Insurance Group SE before the conclusion of the insurance contract to the person (customer) who has applied to the insurance agent to conclude an insurance contract.

DETAILS OF THE INSURANCE AGENT

Name of insurance agent	IPF Digital AS
Commercial register code	11034137
Address	Lõõtsa St., 5, 11415 Tallinn, Estonia
Contact phone number	+372 630 4001
Email	info@ipfdigital.com

INFORMATION FOR THE CUSTOMER

- The insurance agent (hereinafter the agent) acts as a representative of Compensa Life Vienna Insurance Group SE (hereinafter Compensa) and is entered in the list of insurance intermediaries maintained by the Financial Supervision Authority. The entry made about the agent can be checked [in the "Insurance intermediaries" – "Insurance agents" section](#) of the www.fi.ee website.
- Compensa has authorized the Agent to enter into the following insurance contracts in Estonia, as well as to accept and forward applications for extension, amendment, repurchase, cancellation and withdrawal of insurance contracts and to receive other statements and notices concerning the insurance contract from the customer during the term of the insurance contract.
Products and types of insurance to be mediated:
 - additional cover for accident insurance as a result of an accident and/or illness
- **Compensa** is responsible for the agent's mediation activities.
- The principles of payment of insurance indemnity are spelled out in the law and the insurance terms and conditions of Compensa. Please read the terms and conditions of insurance, including exclusions and restrictions. If you have any questions or for clarification, please contact the agent.
- A complaint against the agent's **actions can be** submitted to Compensa (www.compensalife.ee, Narva mnt 63/2, 10120 Tallinn, e-mail info@compensalife.ee) or to the **Financial Supervision Authority** (www.fi.ee, [Sakala 4, 15030 Tallinn, e-mail](#) info@fi.ee) as the institution supervising the activities of the agent. Any disagreement arising from the insurance contract shall be resolved primarily through negotiations or at the conciliation body operating at the Estonian Association of Insurance Companies (www.eksl.ee, Mustamäe tee 46, 10621 Tallinn, e-mail lepitus@eksl.ee). If the parties fail to reach an agreement, the client has the right to file a lawsuit with the court in accordance with the Code of Civil Procedure.
- Compensa shall pay the agent a commission for the conclusion of insurance contracts as follows:
 - accident insurance – agency fee 15%.
 - Once a year, the agent is entitled to a share of the distribution of profits if there is a profit to be distributed. When calculating the profit, insurance premiums received, agency fees paid, benefits paid to customers and operating expenses of Compensa are taken into account.