

1. Cavitas dental insurance broker OÜ is an insurance brokerage company (hereinafter referred to as the Broker) which is included in the list of insurance intermediaries of the Estonian Financial Supervision and Resolution Authority (www.fi.ee) and who engages, for a remuneration and based on a brokerage contract, in insurance distribution with the aim of recommending and mediating to the client, on the basis of an independent analysis, the insurance contract which best meets the client's insurance interests and requirements.

2. Insurance distribution means advising on, proposing, preparing, and entering into insurance contracts, and assisting in the administration and performance of such contracts. Insurance distribution includes also the provision of information concerning one or more insurance contracts by the criteria selected by clients through a website, application, or other such environment, and the compilation of an insurance service ranking list, including price and service comparison, and providing information on price discounts, while the client can directly or indirectly enter into an insurance contract using a website, application or other such environment as a result of the aforesaid process.

3. The broker acts as the representative of the client in the relationship between the client and the insurance company and only cooperates with insurance companies in mediating insurance contracts to the extent necessary to request insurance tenders, conclude an insurance contract, and help the client in the case of claims.

4. As a rule, the brokerage fee of the broker is a percentage of the insurance payment or a fixed rate. The broker may receive a commission fee from the policyholder as well as from the insurance company which pays the commission fee for the policyholder, as well as in combination of both above methods. The broker shall always disclose to the client the amount of commission fee it receives, the person paying the commission fee, and the principles of calculating commission fee pursuant to the insurance contract. The Broker also has the right to demand the brokerage fee for additional services.

5. The broker's liability insurer is Lloyd's Insurance Company S.A. (100%) c.c. 0682.594.839, Lloyd's, Bastion Tower, Place du Champs de Mars 5, Brussels, 1050 Belgium.

6. Complaints shall be resolved pursuant to the procedure for resolving client complaints of Cavitas dental insurance broker OÜ, which is available on the website www.cavitas.eu. It is also possible to file a complaint regarding the activities of the broker with the Consumer Complaint Committee of the Estonian Consumer Protection Board (terms and conditions for an appeal are disclosed at www.tarbijakaitseamet.ee) or with the Financial Supervision Authority (www.fi.ee) or with a court (www.kohus.ee).

7. The broker may disclose the information provided in points 1-6 to the policyholder orally, on website or later send it via durable medium together with the general terms and conditions of the brokerage contract and/or the tender.