



INFORMATION ON INSURANCE INTERMEDIARY

The following communication is aimed at providing relevant information on the business activities carried out by the Agent:

Bank Handlowy w Warszawie S.A. acting as an insurance intermediary:

1. the Agent carries out agency activities using the business name: Bank Handlowy w Warszawie S.A.
2. The Agent's seat is: ul. Senatorska 16, 00-923 Warszawa
3. The Agent is entered in the register of entrepreneurs maintained by the District Court for the capital city of Warsaw in Warsaw, XII Commercial Division of the National Court Register [*Krajowy Rejestr Sądowy - KRS*], KRS number 0000001538, NIP [*tax identification number*]: 526-030-02-91, with fully paid up share capital of PLN 522 638 400.00
4. The Bank is an insurance agent carrying out agency activities for and on behalf of the Insurer, which is entered into the Register of Insurance Agents kept by the Polish Financial Supervision Authority [*Komisja Nadzoru Finansowego - KNF*], with registration number 11120807 / A. The Bank's entry in the aforesaid Register can be verified by the Customer by filing relevant application to the KNF, in particular in the written form, by phone or via website: <https://rpu.knf.gov.pl/>.
5. The Agent carries out agency activities for and on behalf of the number of insurance companies:
 - Aegon Towarzystwo Ubezpieczeń na Życie S.A.
 - Europ Assistance S.A. carrying out business activities within territory of Poland via its branch business in Ireland
 - Metlife Europe Insurance DAC
 - Nationale-Nederlanden Towarzystwo Ubezpieczeń na Życie S.A.
 - Towarzystwo Ubezpieczeń i Reasekuracji „WARTA” S.A.
 - Towarzystwo Ubezpieczeń na Życie „WARTA” S.A.
6. The aforementioned insurance companies have granted the Agent relevant power of attorney to carry out agency activities for and on behalf of the said insurance companies.
7. The Agent carries out agency activities by the natural persons, who have suitable legal authorisations and who are granted relevant power of attorney.
8. The Agent shall maintain compulsory public liability insurance providing coverage for the business activity carried out by the insurance agent.
9. The Agent shall not have a holding in any of the insurance companies specified in clause 5 above, representing 10% or more of the voting rights on the general meeting of shareholders or meeting of shareholders in a given insurance company.
10. Neither of the insurance companies shall have a holding in the Agent's company representing 10% or more of the voting rights on the general meeting of shareholders held by the Agent.



POWER OF ATTORNEY

In connection with the Agency Agreement of 28 May 2010, concluded
by and between:

Europ Assistance S.A., joint-stock company incorporated under French law, share capital of EURO 35 402 785.00, acting in compliance with the French Insurance Law, with its registered office in Gennevilliers, 1, promenade de la Bonnette, 92230 Gennevilliers, France, entered in the Nanterre Trade and Companies Register with the registration number 451 366 405

represented by its branch

Europ Assistance S.A. Irish Branch, 4th Floor, 4 – 8 Eden Quay, Dublin 1, Ireland, entered in the Companies Registration Office with the registration number 907 089

and
Bank Handlowy w Warszawie Spółka Akcyjna, with its registered office in Warsaw, ul. Senatorska 16, entered in the register of entrepreneurs maintained by the District Court for the capital city of Warsaw, XII Commercial Division of the National Court Register [*Krajowy Rejestr Sądowy - KRS*], KRS number: 0000001538

Europ Assistance S.A. hereby grants to Bank Handlowy w Warszawie Spółka Akcyjna

Power of Attorney

to perform, within territory of the Republic of Poland, all agency activities carried out for and on behalf of Europ Assistance S.A., consisting in:

- acquiring new customers;
- performing all preparatory activities aimed at concluding insurance agreements specified in Part II - other personal and property insurance;
- managing and implementing insurance agreements as specified in the Agency Agreement.

This Power of Attorney shall not authorise Bank Handlowy w Warszawie Spółka Akcyjna to:

- introduce any changes to the General Terms and Conditions of Insurance;
- offer insurance agreement under the conditions different from the General Terms and Conditions of Insurance;
- introduce any changes to the insurance agreement, in particular referring to the insurance premium's maturity and amount;
- offer premium discounts to be paid against the insurance agreement;
- enter into insurance agreements for and on behalf of Europ Assistance S.A.
- make promises, grant authorisations or benefits, which are not specified in the insurance agreement;
- pay insurance premiums on behalf of the policy holder;
- provide the policy holder or the insured party with any representations referring to acceptance or rejection of the claims arising out of the insurance agreement.

This Power of Attorney shall not give the right to grant further power of attorney covering authorisation scope specified in this Power of Attorney.

This Power of Attorney shall be granted for unspecified period of time.

This Power of Attorney shall automatically cease upon termination or expiration of the Agency Agreement concluded by and between Europ Assistance S.A. and Bank Handlowy w Warszawie Spółka Akcyjna.