

Dear Sir or Madam

We would like to inform you of changes to the complaints handling procedure, which took effect on February 13, 2026, in connection with amendments to the Polish Act on the Handling of Complaints by Financial Market Entities, the Financial Ombudsman, and the Financial Education Fund (Polish Journal of Laws 2015, item 1348, as amended).

Below we present updated information on the applicable procedure.

**Please pass this information on to the Insured.**

#### Who may submit a complaint and how

1. Complaints related to offering, entering into, or performing an Insurance Agreement may be submitted by, among others, the Policyholder, the Insured, the beneficiary, or any other person authorized under the Insurance Agreement, as well as an heir with a legal interest in establishing liability or receiving a benefit under the Agreement.
2. A complaint may be submitted:
  - a) in writing:
    - i. electronically:
      - by e-mail to: [reklamacje.ubezpieczenia@luxmed.pl](mailto:reklamacje.ubezpieczenia@luxmed.pl),
      - via the online form at: <https://www.luxmed.pl/zgloszenie-reklamacji-ubezpieczenia>,
      - to the electronic delivery address registered in the electronic address database: AE:PL-71281-48855-GTFED-29; or
    - ii. in paper form:
      - by postal mail (within the meaning of the Polish Postal Law) to the registered office of LMG Försäkrings AB S.A. Branch in Poland, ul. Szturmowa 2, 02-678 Warsaw, or by submitting it at any entity handling correspondence delivery within the European Union,
      - by personal delivery to the registered office of LMG Försäkrings AB S.A. Branch in Poland, ul. Szturmowa 2, 02-678 Warsaw; or
  - b) verbally:
    - i. by phone at: 22 501 81 60,
    - ii. in person at our office at LMG Försäkrings AB S.A. Branch in Poland, ul. Szturmowa 2, 02-678 Warsaw, where the complaint will be recorded in a written file.

### What a complaint should include

3. The complaint should be addressed to the Insurer and contain a concise description of the irregularity, sufficient to identify the event to which the complaint relates and to establish all relevant circumstances.

### How we respond to complaints

4. We will respond to a complaint submitted in accordance with items 1-3 without undue delay, and no later than 30 days from receiving it.
5. The response will be provided in the same form in which the complaint was submitted (except for complaints submitted verbally – see the note below – and except for the situations described in items 6-7 below).

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**Please note:** If a complaint was submitted verbally (by phone or in person at our branch office in Poland), the response will be provided either electronically or in paper form, in accordance with the preference of the person submitting the complaint.

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6. The response will be delivered using the electronic means of communication by which the person submitted the complaint, or another electronic means of communication indicated by that person – where the complaint was submitted using an electronic means of communication.
7. Where a complaint was submitted electronically, the complainant may request a response in paper form. Where a complaint was submitted in paper form, the complainant may request a response in electronic form. Where a complaint was submitted to an electronic delivery address, the response will be sent to the complainant's electronic delivery address registered in the electronic address database.
8. In particularly complex cases that make it impossible to handle the complaint and provide a response within 30 days, we may require additional time. In such cases, before the expiry of the above deadline, we will notify the complainant of:
  - a) the reason for the delay;
  - b) the circumstances that need to be established in order to resolve the matter;
  - c) the expected date of resolution and response, which will not exceed 60 days from the date of receiving the complaint.


### Next steps after the complaints procedure has been exhausted

9. If the claims arising from the complaint are not upheld, the person who submitted the complaint may submit a request for the case to be reviewed by the Financial Ombudsman (details available on the Financial Ombudsman's website: <https://rf.gov.pl/>).
10. The entity authorized to out-of-court resolution of consumer disputes, competent for the Insurer, is the Financial Ombudsman (details available on the Financial Ombudsman's website: <https://rf.gov.pl/>).

11. A customer with consumer status has the right to seek assistance from the relevant Municipal or County Consumer Ombudsman.

We hope you find the above information helpful.

Joanna Łąka-Wałach



Member of the Management Board, LMG Försäkrings AB S.A. Branch in Poland

**LMG FÖRSÄKRINGS AB S.A.**  
ODDZIAŁ W POLSCE

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