

# **INSURANCE INTERMEDIARY INFORMATION DOCUMENT**

This document is provided to candidate clients in compliance with **Law 38(I)/2019**.

Insurance intermediary: **A.K. Demetriou Insurance Agents, Sub-agents & Consultants Limited**

Company registration number: **HE173312**

Legal Entity Identifier: **LEI 875500I94I4DTFKXUX82**

Registration number in the «Register of Insurance Agency Companies, Insurance Sub-agency Companies and Insurance Advisor Companies»: **5458**

Office address: **5, Raphael Santi Street, 1<sup>st</sup> floor, 6052 Larnaca, Cyprus.**

- The insurance intermediary may provide advice in relation to the insurance products sold based on an unbiased and personal analysis.
- The insurance intermediary has concluded contracts for the distribution of insurance products and acts on behalf of the below insurance enterprises:
  - **AIG Europe S.A.**
  - **Trust International Insurance Company (Cyprus) Ltd**
  - **Ydrogios Insurance Company (Cyprus) Ltd**
  - **Kosmos Insurance Company Public Ltd**
  - **Minerva Insurance Company Public Ltd**
  - **HDI Global Specialty SE**
  - **Global Benefits Europe B.V.**
- In addition, the insurance intermediary may act as a sub-agent on behalf of other insurance intermediaries providing insurance products of other insurance enterprises.
- The insurance intermediary does not hold any direct or indirect participation in any of the above-mentioned insurance enterprises nor does any of the insurance enterprises hold any direct or indirect participation in the voting rights or capital of the insurance intermediary.
- For its services, the insurance intermediary receives commission which is included in the premium with the exception of some substantial commercial insurance contracts where a special arrangement is concluded with the client before the conclusion of the contract.
- Verification of the insurance intermediary registration can be conducted via the website of Insurance Companies Control Service at [Υπηρεσία Ελέγχου Ασφαλιστικών Εταιρειών | Υπηρεσία Ελέγχου Ασφαλιστικών Εταιρειών \(mof.gov.cy\)](http://www.mof.gov.cy)
- Complaints against the insurance intermediary can be filed by calling **+357 24822622** or writing at [info@akdinsurance.eu](mailto:info@akdinsurance.eu). Alternatively, the Financial Ombudsman can be contacted via (<http://www.financialombudsman.gov.cy>).