

# **INSURANCE INTERMEDIARY INFORMATION DOCUMENT**

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

Insurance intermediary: **A.K. Demetriou Insurance Brokers Limited**

Company registration number: **HE405391**

Legal Entity Identifier: **LEI 875500R8TVMG13613453**

Registration number in the «Register of Insurance Brokerage Companies»: **5555**

Address of head office: **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 acts on behalf of the client.
- The insurance intermediary does not hold any direct or indirect participation in any insurance enterprise nor does any of the insurance enterprise 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. In exceptional cases, for example: big insurance policies for large enterprises, the fee is not included in the premium and must be paid directly by the client to the insurance intermediary. The client is informed timely about the method of calculating the fee.
- Verification of the insurance intermediary registration can be conducted via the website of Insurance Companies Control Service at:  
<https://www.mof.gov.cy/mof/iccs.nsf/home/home?OpenDocument>
- Complaints against the insurance intermediary can be filed by calling **+357 24822622** or writing at [dcare@akdinsurance.eu](mailto:dcare@akdinsurance.eu). Alternatively, the Financial Ombudsman can be contacted via (<http://www.financialombudsman.gov.cy>).