

## Information sheet of Cachet Insurance Broker OÜ

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The insurance marketer is the company Cachet Insurance Broker OÜ (registry code 14920263, address Kohtu 2-21, 10130 Tallinn, email info@Cachet.me, phone + 372 668 28 34, website <https://Cachet.me/>), which operates as an insurance broker and is registered in the list of insurance intermediaries of the Financial Supervision Authority (<http://www.fi.ee/>).

Cachet Insurance Broker OÜ markets insurance in the interests of the client, mediating insurance contracts on the basis of independent analysis.

The traffic insurance brokerage fee consists of the following brokerage fees paid by insurers (%): BTA 10; ERGO 10; GJENSIDIGE 10; PZU 10; SALVA 9; SEESAM 10; SEESAM 15 (traffic insurance for app taxis); LHV 10% of the insurance premium per insurance contract, plus a brokerage fee, paid by the insured party, of 2 euros per insurance contract or 2 euros per installment in case of installment payments (included in the insurance premium), and an additional 5% of the insurance premium per insurance contract in case of the BTA and PZU traffic insurances for app taxis.

The casco insurance brokerage fee consists of the following brokerage fees paid by insurers (%): BTA 15; ERGO 15; GJENSIDIGE 15; PZU 15; SALVA 15; SEESAM 15; SEESAM 17.5 (casco insurance for app taxis); LHV 15% of the insurance premium per insurance contract, plus a brokerage fee of 2 euros per insurance contract, paid by the insured party, and an additional 2.5% of the insurance premium per insurance contract in case of the BTA and PZU traffic insurance for app taxis.

The brokerage fee for city rider insurance consists of the following brokerage fees paid by insurers (%): SEESAM 20% of the insurance premium per insurance contract.

Considering that the client is usually a user of the Cachet OÜ portal <https://Cachet.me/> (hereinafter the *Portal*) and that the user has expressed a wish to use the insurance broker's service and to conclude insurance contracts through the Portal, Cachet Insurance Broker OÜ provides the client with pre-contractual information and an information sheet through the portal. Otherwise, Cachet Insurance Broker OÜ transmits the information to the client on a permanent data carrier in digital form.

The broker markets insurance contracts on the basis of the terms and conditions of the Cachet Insurance Broker OÜ brokerage contract, which are available on the Portal.

The indemnification principles of the insurance contract are stated in the insurance contract, the general terms and conditions of the insurance contract, and the Law of Obligations Act.

The client has the right to turn to the conciliation body of the Association of Estonian Insurance Companies (<https://www.eksl.ee/>) to settle a dispute concerning the insurance contract out of court. Notwithstanding the abovementioned, the client may also apply to the court of the location of the insurer or to the court agreed in the insurance contract to resolve the dispute. The term for terminating the right to turn to court is 1 (one) year from the insurer making the decision on indemnification.

Complaints regarding the activities of Cachet Insurance Broker OÜ are resolved in accordance with the procedure for resolving client complaints of Cachet Insurance Broker OÜ, which is available in the Portal. In addition, a complaint may be submitted to the Consumer Protection and Technical Regulatory Authority ([www.ttja.ee](http://www.ttja.ee)), Financial Supervision Authority ([www.fi.ee](http://www.fi.ee)) or a court ([www.kohus.ee](http://www.kohus.ee)).

The liability insurance of Cachet Insurance Broker OÜ is provided by Lloyd's Insurance Company S.A. (Reinsured by Lloyd's Syndicate CNR 2088), c.c. 0682.594.839 (Belgium), address Bastion Tower, Place du Champs de Mars 5, Brussels, 1050 Belgium.