

# Group Insurance

## Insurance Product Information Document

Company: ETHNIKI HELLENIC GENERAL INSURANCE S.A. (Ethniki Insurance)

Tax ID: 094003849, General Electronic Commercial Registry (GEMI): 224801000, Registered in Greece

Applicable law: Greek, Supervisory Authority: Bank of Greece

Product: Insurance programme for holders of NBG VALUE, Salary VALUE, Gold VALUE, Platinum VALUE deposit accounts

**EONIKH**  
Η ΠΡΩΤΗ ΑΣΦΑΛΙΣΤΙΚΗ

This information document includes the main coverages, exceptions and other information about the insurance programme. The full pre-contractual and contractual data on this product are available at all National Bank of Greece (NBG) Branches. This document is not a substitute for the pre-contractual information required by the applicable law or for the insurance contract and the general and special terms thereof.

## What is this type of insurance?

This type of insurance provides coverage for individuals over the age of 18 who are the principal beneficiaries of VALUE, Salary VALUE, Gold VALUE or Platinum VALUE deposit accounts held with National Bank of Greece S.A.



### What is insured?

The said individual is insured for the following coverages:

- ✓ Insurance Coverage of In and Out of Hospital Care Expenses due to Accident to a maximum of €500 per insurance year.
- ✓ Annual preventive tests carried out by laboratories partnered with Ethniki Insurance. The tests include: a General Blood Test, Glucose, Cholesterol, HDL, LDL and Atherogenic index. This coverage applies only once per insurance year.

Further to the above, Partner Diagnostic Centres provide the following medical and diagnostic services:

- ✓ Unlimited scheduled medical visits with a € 20.00 cost per visit in the doctor's consulting room and € 15.00 at the polyclinic, in a network of doctors of all specialties of the Partner Diagnostic Centre working in partnership with Ethniki Insurance at any given time in Attica, Thessaloniki and the provinces depending on availability.
- ✓ Use of the "Painless Blood Sample" service, without the Insuree bearing any charges
- ✓ Diagnostic tests at the laboratories of the relevant Diagnostic Centre working in partnership with Ethniki Insurance in line with the State Pricing List (Government Gazette) and the relevant charge borne by the Insuree. Tests that are not included are x-rays (digital display) and ultrasounds for which a special favorable price list of the Diagnostic Centre partnered with Ethniki Insurance applies. In the case of a test not included in the State Pricing List (Government Gazette), a 40% discount is applied on the private pricing list of Ethniki Insurance's Partner Diagnostic Centre.
- ✓ Blood drawn at home, with a participation cost for the Insuree of € 8, for the prefectures of Attica, Thessaloniki, Kavala, Kozani, Laconia and Chania. In the case of a blood sample taken at home on a Saturday, the Insuree shall bear a charge of €12, only in Attica.
- ✓ Use of a Medical Call Centre for the coordination of the insurance plan as well as for the provision of useful information.
- ✓ Specialized check-ups with the cost borne by the Insuree and special favorable price list of the Diagnostic Centre working in partnership with Ethniki Insurance.



### What is not insured?

The Insurance Coverage of In and Out of Hospital Care Expenses due to Accident does not cover expenses caused wholly or in part, directly or indirectly by:

- ✗ Suicide attempt, self-inflicted trauma and associated complications, regardless of the mental condition of the Insuree. Mental health conditions, learning disabilities, including any neuroses or related psychosomatic manifestations.
- ✗ Use of narcotics and hallucinogenic substances, war-related events, nuclear energy or ionizing radiation, biological weapons or chemical contamination, exposure to drug fumes, poison or gas.
- ✗ Exposure of the Insuree to unhealthy working conditions.
- ✗ Punishable acts under criminal law, except for minor offences.
- ✗ Participation of the Insuree in military exercises in the armed forces of any country or organization, illegal or criminal activities, professional or amateur sport events, races or competitions or speed bets with any motorized vehicle, training sessions or boxing/fighting/martial arts matches, as well as particular activities, such as diving, climbing, parachuting, hang-gliding, paragliding, ballooning.
- ✗ Prosthetic dentistry.
- ✗ Accidents that did not cause visible bruising or external injuries on the body, other than the event of drowning or internal injuries that can be objectively identified.



### Are there any restrictions on the insurance cover?

- ! All coverages, other than the Insurance Coverage of In and Out of Hospital Care Expenses due to Accident, can be claimed after the lapse of 180 days as of the Insurance Start Date. This restriction applies only for the first year of the insurance.



### Where am I covered?

- ✓ In and out of hospital care expenses due to accident are covered within and outside Greek Territory, while all other coverages are provided at the Partner Diagnostic Centre.



## What are my obligations?

If a damage-causing event occurs, the Insuree is obliged to:

- communicate by phone with Ethniki Insurance's Partner Diagnostic Centre, in order to schedule a date for the annual check up.
- present all necessary documents, such as ID card or passport, Health Book etc., to the Ethniki Insurance's Partner Diagnostic Centre.



## When and how do I pay?

The premium is borne by the Contracting Party (NBG).



## When does the cover start and end?

The insurance starts upon payment of the agreed premium by the Contracting Party, and is annually renewed.



## How do I cancel the contract?

The insurance plan is offered by NBG to the beneficiaries of its VALUE, Salary VALUE, Gold VALUE, Platinum VALUE deposit accounts and may be amended or interrupted by NBG at any time.



**NATIONAL BANK OF GREECE S.A.**

Aiolou 86, 105 59 Athens, Tel: +30 210 3341000  
TIN: 094014201, GEMI No.: 237901000  
TAX OFFICE: Athens Tax Office for Corporations  
www.nbg.gr

**GENERAL INFORMATION PROVIDED BY INSURANCE INTERMEDIARIES**

**(in accordance with the provisions of Law 4583/2018 on distribution of insurance products)**

This document provides an overview of your insurance intermediary, as required under the applicable legal and regulatory framework, prior to the conclusion of the insurance contract, for the purpose of your timely, proper, adequate and relevant information.

**I. Insurance Intermediary's data**

The insurance coverage is provided with the mediation of National Bank of Greece S.A. (hereinafter "the Bank" or "NBG"), Aiolou 86, 105 59 Athens, AMEEA No.: 311481, in line with the contractual obligation to perform insurance mediation activities exclusively for, in the name and on behalf of ETHNIKI HELLENIC GENERAL INSURANCE S.A. (hereinafter "Ethniki Insurance"), an insurance company legally operating in Greece.

The NBG Group holds 100% of the shares of Ethniki Insurance S.A., as set out in the Annual Financial Statements of the Bank and the Group available on NBG's website ([www.nbg.gr](http://www.nbg.gr)).

**II. Special Registry**

The Bank is registered as an insurance agent with the Special Registry of the Athens Chamber of Tradesmen under No. 1028.

The Special Registry's data are available through the online platform "Point of Single Contact (ESIP)" of Active Insurance Intermediaries, via which you can verify the registration with the Special Registry. ESIP website: <http://insuranceregistry.uhc.gr/>.

**III. Additional information**

The Bank provides tailored advice (personal recommendation) on the insurance products offered, where required and in line with the restrictions set by the applicable legal and regulatory framework.

The Bank is allowed to promote insurance-based investment products, on which it provides tailored advice (personal recommendation), except for special cases provided for by the applicable legislative and regulatory framework.

Ethniki Insurance has been instructed to collect premiums for its account from the customer.

Ethniki Insurance pays commission to the Bank, which is included in the premium, in accordance with the terms of the Service Level Agreement regarding the provision of insurance mediation services.

The Bank may receive or pay any fee or commission and offer or accept any non-monetary benefits in the context of distributing insurance-based investment products or ancillary services, to or from any third party other than the client or his representatives, only if the payment or the benefit:

- a) does not have a negative impact on the quality of the offered selling service;
- b) does not impair the Bank's compliance with its duty to act honestly, fairly and professionally in accordance with the best interest of its clients.

If, in the context of the insurance contract and after its conclusion, you are asked to pay any amount further to the agreed premiums and payments, the Bank shall inform you of the nature of each one of such payments.

For any complaint you should contact the relevant staff of your local branch or NBG's Sector for Governance of Customer Issues by:

- - calling 800 11 88988 (from a landline in Greece) or +30 2104806100 (from a mobile phone or if you're calling from outside Greece), on the days and hours stated on the Bank's official website: [www.nbg.gr](http://www.nbg.gr);
- - filling out the relevant electronic form for comments, suggestions and complaints, available on the Bank's website: [www.nbg.gr](http://www.nbg.gr);
- - sending an e-mail to [customer.service@nbg.gr](mailto:customer.service@nbg.gr);
- - sending a letter or the relevant form available at all NBG Branches:
  - by post to: National Bank of Greece, Sector for Governance of Customer Issues, Omirou 30, 10672 Athens, or
  - by fax to +30 210 3347740.

Detailed and up-to-date information regarding the complaint procedure and the contact details of the customer complaints department are available on the Bank's website: [www.nbg.gr](http://www.nbg.gr). The filing of complaints is not subject to a charge.

Moreover, if you are not satisfied with the Bank's reply, you have the option to seek out-of-court settlement by referring to recognized bodies of alternative dispute resolution, such as the Hellenic Customer's Ombudsman, Leoforos Alexandras 144, 114 71 Athens, Tel.: +30 210 6460862, website: [www.synigoroskatanaloti.gr](http://www.synigoroskatanaloti.gr) More details on referring a complaint to alternative dispute resolution bodies are available on the Bank's website, at [www.nbg.gr](http://www.nbg.gr).

For any complaints regarding the insurance intermediary, you should file a written complaint with the Private Insurance Supervisory Committee (PISC) of the Bank of Greece, Eleftheriou Venizelou 21, 102 50 Athens, Contact Centre: +30 210 3201111, website: [www.bankofgreece.gr](http://www.bankofgreece.gr), regarding acts or omissions of individuals or legal persons that constitute a breach of the legislation on the distribution of insurance products.

For any further information on the terms of this insurance program, you should contact the relevant certified NBG Branch Officers.

Customer declaration:

I have received the total pre-contractual information, as per the legal and regulatory framework each time applicable [particularly Law 4364/2016, Law 4583/2018 that transposed Directive 2016/97 into Greek legislation, and -as regards insurance-based (unit-linked) investment products- Regulation 1286/2014 (PRIIPs)], such as the Pre-Contractual Information Form and the Customer Needs Form. In addition, in the event of insurance-based (unit-linked) investment products, I have also received, as the case may be, the Suitability Assessment Questionnaire, which includes the Suitability Statement.

**NATIONAL BANK OF GREECE S.A.**

**NATIONAL BANK OF GREECE**

Aiolou 86, 105 59 Athens, Tel: +30 210 3341000  
 TIN: 094014201 GEMI No.: 237901000  
 TAX OFFICE: Athens Tax Office for Corporations  
[www.nbg.gr](http://www.nbg.gr)

**ΕΘΝΙΚΗ**

ΕΘΝΙΚΗ ΗΛΛΗΝΙΚΗ ΓΕΝΙΚΗ ΑΣΦΑΛΙΣΤΙΚΗ Σ.Α.

YEAR OF ESTABLISHMENT 1891 GEMI No. -224801000, TIN :094003849, Tax Office: Athens Tax Office for Corporations  
 Leoforos Syggrou 103-105, 117 45 Athens, Tel: 18189  
[www.ethniki-asfalistiki.gr](http://www.ethniki-asfalistiki.gr)

**PRE-CONTRACTUAL INFORMATION**

(as per Law 4364/2016 and Law 4583/2018)

**INSURANCE PLAN FOR THE BENEFICIARIES OF NBG'S VALUE, SALARY VALUE, GOLD VALUE & PLATINUM VALUE DEPOSIT ACCOUNTS**

This document is a summary of the Group Insurance Agreement No. 53543/5 signed by NBG and Ethniki Insurance. It contains information that should be communicated to the Insuree before the conclusion of the agreement, as per insurance legislation and legislation on consumer protection, as well as information on the benefits offered by this program, free of further charge, and on the way it works. Note that each first account beneficiary of a **VALUE, SALARY VALUE, GOLD VALUE or PLATINUM VALUE** NBG deposit account is entitled to only one (1) insurance plan participation. **This plan is automatically available to all first VALUE, SALARY VALUE, GOLD VALUE & PLATINUM VALUE NBG deposit account beneficiaries, within the context of which data shall be transmitted from NBG to Ethniki Insurance for the provision of the plan's insurance coverage. This plan is not available independently; therefore, in the event that the first beneficiary does not want the said plan, he should select a different type of bank account.**

**Ethniki Insurance data**

Company name: ETHNIKI HELLENIC GENERAL INSURANCE S.A. Registered office: LEOFOROS SYGGROU 103-105, 117 45, ATHENS, GREECE, GEMI No.: 000224801000, T: 18189, F: +30 210 9099111, e-mail:ethniki@insurance.nbg.gr, website: [www.ethniki-asfalistiki.gr](http://www.ethniki-asfalistiki.gr)

**NBG data**

Company name: NATIONAL BANK OF GREECE S.A. Registered office: AIOLOU 86, 105 59 ATHENS, GREECE, GEMI No.: 237901000, T: +30 210 3341000, e-mail: [www.nbg.gr](http://www.nbg.gr). The aforementioned insurance programs are undertaken with the mediation of National Bank of Greece S.A., AMEEA No.: 311481, ESIP special registry No.: 1028. (<http://insuranceregistry.uhc.gr/>).

**Supervisory Authority**

The competent Regulatory Authority for National Bank of Greece S.A. and Ethniki Insurance S.A. is the Bank of Greece, registered at Eleftheriou Venizelou 21, 102 50 Athens, tel.: +30 210 32 01 111, [www.bankofgreece.gr](http://www.bankofgreece.gr)

**Purpose of Ethniki Insurance**

Ethniki Insurance conducts in Greece and overseas all such insurance, reinsurance and, in general, financial operations as are allowed for Insurance Companies under applicable Greek and EU law.

In compliance with Law 4364/2016 (Solvency II), Ethniki Insurance publishes on an annual basis a report on its solvency and financial status, which is available to the Insuree or the Contracting Party on the website of Ethniki Insurance [www.ethniki-asfalistiki.gr](http://www.ethniki-asfalistiki.gr).

**Definitions**

- **Contracting Party:** NATIONAL BANK OF GREECE S.A., which contracts with Ethniki Insurance for the Group Insurance Agreement hereinabove, and which is under obligation to pay the agreed premium for each Insuree.
- **Insuree:** An individual over the age of 18 who is the first beneficiary of a special Deposit Account held with the Contracting Party, who fulfils the insurance requirements and whose details have been notified in writing by the Contracting Party to Ethniki Insurance.
- **Accident:** Any physical damage suffered by the Insuree which can be proven objectively and is caused by external, violent, accidental and unforeseen causes independent of the volition of the Insuree, which has evidently occurred during the term of the insurance.
- **Insurance Year:** The twelve (12) month period beginning from the commencement date of the insurance policy of each Insuree and each subsequent period of twelve (12) consecutive months in the case of renewal of the insurance policy.
- **Partner Diagnostic Centre:** Every Diagnostic Centre with which Ethniki Insurance has concluded a special collaboration agreement. The main purpose of said collaborations is to deliver the best possible services to the Insuree. Ethniki Insurance shall inform the Insuree about the existing Partner Diagnostic Centres as well as about any new such partnership, while reserving the right to change the said Partner Diagnostic Centres at any given time.

**Insurance Commencement Date**

The commencement date of the insurance shall be the later of the following: (a) the date that the Deposit Account was opened with the Contracting Party, or (b) the date the Insuree's data were notified by the Contracting Party to Ethniki Insurance, or (c) the date of payment of the agreed premium by the Contracting Party on behalf of the

Insuree. In the event that the Insuree changes the type of deposit account, this shall be considered as a new insurance with the new insurance commencement date being the date of the change.

**Termination of the Insurance**

The expiry date of the Insurance is the earlier of the following: (a) the termination date of the Insurance Policy; (b) the date that National Bank of Greece S.A. ceases to pay the relevant premiums for the Insuree’s participation; (c) the date of the Insuree’s death; (d) the termination date of the Insurance Policy in line with the terms thereof; (e) the date that the deposit account is closed.

**Insurance Coverage**

**1. Insurance Coverage of In and Out of Hospital Care Expenses due to Accident**

Any Medical expenses, with or without hospitalization, of the Insuree that were due directly and exclusively to an accident, will be covered by Ethniki Insurance to a maximum of **€500.00** per insurance year.

More specifically, medical, dental (except for prosthetic dentistry), hospital, surgery and pharmaceutical expenses shall be covered.

The above covered expenses include doctors’ fees, private nurse’s fee in hospital, laboratory and imaging tests, hospital expenses, cost of medicines, cost of fitting prosthetic body parts, corrective devices and ancillary machines for their operation, braces, back supports, other consumables, elbow crutches, shoulder crutches, simple walkers and use of ambulance.

**2. Annual check-up, free of charge**

An annual check-up once every insurance year, carried out by the laboratories of the relevant Partner Diagnostic Centre of Ethniki Insurance.

The annual check-up includes a General Blood Test, Glucose, Cholesterol, HDL, LDL and Atherogenic index.

For the tests as above no doctor’s referral note is required.

The tests (check-up) can be carried out after the lapse of 180 days as of the Insurance Start Date. This restriction applies only for the first year of the insurance.

In the event of any change in the type of deposit account by the Insuree within thirty days, the period of time of the previous insurance shall be taken into consideration for the calculation of the one hundred and eighty (180) days waiting period.

**3. Additional benefits of the Partner Diagnostic Centre**

- Unlimited scheduled medical visits with a twenty euro (€ 20.00) cost per visit in the doctor's consulting room and fifteen euros (€ 15.00) at the polyclinic, in a network of doctors of all specialties of the Partner Diagnostic Centre working in partnership with Ethniki Insurance at any given time in Attica, Thessaloniki and the provinces depending on availability, i.e. if there is a medical practitioner of the specialty and provided that the Diagnostic Centre partner of Ethniki Insurance has concluded a collaboration agreement with doctors of said specialty.
- Use of the "Painless Blood Sample" service when required, without the Insuree bearing any charges at the laboratories of the relevant Diagnostic Centre of Ethniki Insurance.
- Diagnostic tests at the laboratories of the relevant Diagnostic Centre working in partnership with Ethniki Insurance in line with the State Pricing List (Government Gazette) and the relevant charge borne by the Insuree. Tests that are not included are x-rays (digital display) and ultrasounds for which a special favorable price list of the Diagnostic Centre partnered with Ethniki Insurance applies.  
In the case of a test not included in the State Pricing List (Government Gazette), a 40% discount is applied on the private pricing list of Ethniki Insurance’s Partner Diagnostic Centre.
- Blood drawn at home, with a participation cost for the Insuree of eight euros (€ 8.00), for the prefectures of Attica, Thessaloniki, Kavala, Kozani, Laconia and Chania. In the case of a blood sample taken at home on a Saturday, the Insuree shall bear a charge of twelve euro (€ 12,00), only in Attica.
- Use of a Medical Call Centre for the coordination of the insurance plan as well as for the provision of useful information.
- Specialized check-ups with the cost borne by the Insuree and special favorable price list of the Diagnostic Centre working in partnership with Ethniki Insurance. The tests and costs are as follows:

<b>General Check-up 1 (total € 30.00)</b>
<ul style="list-style-type: none"> <li>■ General Blood Test ■ Haematocrit ■ White blood cells ■ Red blood cells ■ Platelet ■ Erythrocyte Sedimentation Rate ■ Glucose ■ Urea ■ Cholesterol ■ Creatinine ■ Triglyceride level, ■HDL■LDL■ Atherogenic Index ■SGOT■SGPT■ Urinalysis</li> </ul>

<b>General Check-up 2 (total € 80.00)</b>
<ul style="list-style-type: none"> <li>■ General Blood Test ■ Haematocrit ■ White blood cells ■ Red blood cells ■ Platelet ■ Erythrocyte Sedimentation Rate ■ Glucose ■ Urea ■ Cholesterol ■ Creatinine ■ Triglyceride level, ■ HDL ■ LDL ■ Atherogenic Index ■ SGOT ■ SGPT ■ Iron ■ Ferritin ■ Vitamin B12 ■ Folic Acid ■ T3 ■ T4 ■ TSH ■ Glycosylated Hemoglobin ■ Urinalysis</li> </ul>

<p><b>General Check-up 3 (total € 25.00)</b></p> <p>■ General Blood Test ■ Haematocrit ■ White blood cells ■ Red blood cells ■ Platelet ■ Serum Iron ■ Ferritin ■ Vitamin B12 ■ Folic Acid</p>	<p><b>General Check-up 4 (total € 12.00)</b></p> <p>■ Serum Iron ■ Ferritin</p>
<p><b>General Check-up 5 (total € 15.00)</b></p> <p>■ Vitamin B12 ■ Folic Acid</p>	<p><b>Prostate Tests (total € 25.00)</b></p> <p>■ PSA ■ f-PSA ■ RATIO</p>
<p><b>Cancer Markers (total € 50.00)</b></p> <p>■ CEA ■ Ca 125 ■ Ca 19-9 ■ Ca 15-3</p>	<p><b>Thyroid Tests 1 (total € 40.00)</b></p> <p>■ T3 ■ T4 ■ TSH ■ anti-TG ■ anti-TPO ■ U/S thyroid</p>
<p><b>Thyroid Tests 2 (total € 25.00)</b></p> <p>■ T3 ■ T4 ■ TSH</p>	<p><b>Thyroid Tests 3 (total € 18.00)</b></p> <p>■ Anti-thyroid Autoantibodies ■ anti -TG ■ anti - TPO</p>
<p><b>Osteoporosis screening (total € 45.00)</b></p> <p>■ Blood Ca ■ Blood P ■ CaU 24h ■ PU 24h ■ VitD3 (OH) 25 ■ Bone density measurement</p>	<p><b>Check up for men over the age of 45 (total € 80.00)</b></p> <p>■ Heart ultrasound ■ ECG pre stress test ■ Stress Test on a treadmill ■ ECG after stress test ■ resting Electrocardiogram ■ Medical Exam</p>
<p><b>Gynaecological check up 1 (total € 40.00)</b></p> <p>■ Digital mammography ■ Abdominal or Intravaginal U/S of internal genital organs</p>	<p><b>Gynaecological check up 2 (total € 50.00)</b></p> <p>■ aerobic and anaerobic culture of vaginal fluid ■ Microscopy of Vaginal Fluid ■ PAP TEST ■ mycoplasma - Ureoplasm of vagina ■ culture of vaginal fluid for Ureoplasma Urealiticum ■ Chlamydia Trachomatis Testing ■ culture of vaginal fluid for Mycoplasma Hominis</p>
<p><b>Prenatal tests (total € 120.00)</b></p> <p>■ General Blood Test ■ Blood Type ■ RH ■ Glucose ■ Urea ■ Ferritin ■ Fe ■ VDRL ■ Haemoglobin Electrophoresis ■ Australian antigen ■ mycoplasma - Ureoplasm of vagina ■ Rubella IGG &amp; IGM antibodies ■ Hepatitis C ■ CMV IGG &amp; IGM antibodies ■ Listeria Antibodies ■ Toxoplasma IGG &amp; IGM antibodies ■ Urinalysis</p>	<p><b>Women's check up (total € 35.00)</b></p> <p>■ Breast U/S ■ PAP TEST</p>
<p><b>Childhood obesity check up (total € 20.00)</b></p> <p>■ Glucose ■ HbA1c ■ LDL ■ triglyceride level</p>	<p><b>Breast Check up (total € 40.00)</b></p> <p>■ Digital mammography of both breasts ■ Breast U/S</p>
<p><b>Check up for Sexually Transmitted Diseases (total € 30.00)</b></p> <p>■ HCV ■ HIV ■ HbsAg ■ HbsAb</p>	

The above additional tests can be carried out after the lapse of 180 days as of the Insurance Start Date. This restriction applies only for the first year of the insurance. In the event of any change in the type of deposit account by the Insuree within thirty days, the period of time of the previous insurance shall be taken into consideration for the calculation of the one hundred and eighty (180) days waiting period. Note that all the above types of coverage and provisions regarding the tests carried out at the Partner Diagnostic Centres and the relevant charges can be modified or cancelled by Ethniki Insurance upon every anniversary of the insurance policy. In the event of a modification or removal of coverage or additional benefits, NBG shall inform the Insuree in a timely manner.

### **Obligations**

#### **Annual Check-up, Proactive Health Control & Additional Benefits**

APPOINTMENT: The Insuree must communicate beforehand with Ethniki Insurance's Partner Diagnostic Centre, in order to schedule a date for the annual check up. The appointment is fixed over the phone at **+30 210-9092880**.

ANNUAL CHECK-UP, PROACTIVE HEALTH CONTROL or use of ADDITIONAL BENEFITS: The Insuree upon appearance at the Partner Diagnostic Centre of Ethniki Insurance is required to present his ID card or Passport or Health Book or any other document proving the identity of the person being tested.

The Partner Diagnostic Centre is entitled to verify the identity of the person being tested.

**Note that the cost of any diagnostic tests carried out without the Insuree following the required steps as described above, shall not be covered.**

### **EXCEPTIONS**

#### **Insurance Coverage of In and Out of Hospital Care Expenses due to Accident**

Not covered are expenses that were caused wholly or in part, directly or indirectly by:

- Suicide attempts, mental health conditions, drug use, unhealthy working conditions, punishable acts under criminal law (except for minor offences), accidents that did not cause visible bruising or external injuries to the body.
- Participation of the Insuree in,
  - military exercises in the armed forces.
  - illegal or criminal activities, as well as participation in civil unrest, revolution, military uprising, and any form of terrorist act.
  - races (on a professional or amateur level) or competitions or speed bets with any motorized vehicle, training sessions or boxing/fighting/martial arts matches, as well as particular activities, such as, diving, climbing, parachuting, hang-gliding, paragliding, ballooning.
  - professional or amateur sport events (matches or training).
- Prosthetic dentistry.

#### **DOCUMENTATION FOR COMPENSATION CLAIMS**

- Original copies of expenditure receipts, as well as a medical opinion certifying that said expenses were required for an accident covered by this insurance.
- In the event of laboratory tests or pharmaceutical products, the attending doctor's referral note and prescription is required.

Ethniki Insurance reserves the right to ask for the submission of additional documents or other evidence or to certify via its own doctors the occurrence of the insured risk.

The above supporting documents shall be sent by the Insuree together with his complete details to the following address:

Ethniki Insurance,  
Leoforos Syggrou 103-105, 117 45 Athens,  
Department of Health Insurance Claims of Group Insurance Policies

#### **Right to Object - Withdraw**

The Contracting Party (NBG) has the following rights:

- The right to object as per article 2.5 of Law 2496/97, if the content of the Insurance Policy differs from the Insurance Application, exercised within one (1) month as of receipt of the Insurance Policy.
- The right to object as per article 2.6 of Law 2496/97, if for any reason whatsoever it did not receive any document, in printed or electronic format, with the information provided for under article 152 of Law 4364/2016 when submitting the insurance application, or the insurance policy was delivered to it without the general and specific insurance terms governing the insurance, exercised within one (1) month as of receipt of the Insurance Policy.
- Last, the Contracting Party (NBG) is entitled to withdraw from the Insurance agreement within thirty (30) days as of the date it was signed.

#### **Termination of the insurance agreement**

The insurance may be terminated as provided for by law or by the policy itself, and will be communicated by written notification.

#### **Taxation**

Any tax burden of the Insurance Policy of any nature, the premium collection receipts, additional deeds of any content and in general of any act relating to the insurance policy, in accordance with the provisions applicable at the time of the issue of this Policy or which will apply after its issue, shall be borne by the Contracting Party.

Any charge, tax charge or other, concerning the Coverage and in general all types of indemnity, that is applicable upon inception of the policy or that is imposed after its issuance, shall be borne by the Insuree or the beneficiary.



### **Applicable law - Court Jurisdiction**

The Insurance Policy is in Greek and the relations resulting therefrom are governed by Greek law. Any dispute that may arise in relation to the Insurance Policy is subject solely to the jurisdiction of the courts of Athens.

### **Manner and Time of Complaints Management - Alternative Dispute Resolution Bodies**

1. You should address any complaints to the following:

- the relevant staff of your local NBG branch
- NBG's Sector for Governance of Customer Issues:
  - - calling 800 11 88988 (from a landline in Greece) or +30 2104806100 (from a mobile phone or if you're calling from outside Greece), on the days and hours stated on the Bank's official website: [www.nbg.gr](http://www.nbg.gr);
  - - filling out the relevant electronic form for comments, suggestions and complaints, available on the Bank's website: [www.nbg.gr](http://www.nbg.gr);
  - - sending an e-mail to [customer.service@nbg.gr](mailto:customer.service@nbg.gr);
  - - sending a letter or the relevant form available at all NBG Branches:
    - by post to: National Bank of Greece, Sector for Governance of Customer Issues, Omirou 30, 10672 Athens, or
    - by fax to +30 210 3347740.

Moreover, if the contracting party and/or the insuree and/or the beneficiary and/or the affected third party are not satisfied with the Bank's reply, they have the option to seek out-of-court settlement by referring to recognized bodies of alternative dispute resolution, such as the Hellenic Customer's Ombudsman, Leoforos Alexandras 144, 114 71 Athens, Tel.: +30 210 6460862, website: [www.synigoroskatanaloti.gr](http://www.synigoroskatanaloti.gr) More details on referring a complaint to alternative dispute resolution bodies are available on the Bank's website, at [www.nbg.gr](http://www.nbg.gr).

-Ethniki Insurance Objections & Complaints Management Subdivision, Leoforos Syggrou 103-105, 117 45 Athens, tel. +30 210 9099777, fax +30 210 9099846, email: [paraona@insurance.nbg.gr](mailto:paraona@insurance.nbg.gr). The usual response time to written objections is 15 business days from the day of their submission, while under no circumstances shall the response time exceed 50 calendar days from the submission of the objection.

In addition, if you believe that the complaints settlement process applied by Ethniki Insurance has been exhausted, you can communicate with the relevant Authorities, e.g. the Hellenic Consumer Ombudsman or the General Secretariat for Commerce and Consumer Protection, within the applicable time limits.

For any complaints regarding the insurance intermediary, you should file a written complaint with the Private Insurance Supervisory Committee (PISC) of the Bank of Greece, Eleftheriou Venizelou 21, 102 50 Athens, Contact Centre: +30 210 3201111, website: [www.bankofgreece.gr](http://www.bankofgreece.gr), regarding acts or omissions of individuals or legal persons that constitute a breach of the legislation on the distribution of insurance products.

2. In addition, said persons have the option to seek out-of-court dispute resolution of any dispute that may arise with the Insurance Company and/or the Bank in relation to this Insurance Policy by addressing the issue to the certified Alternative Dispute Resolution Bodies, such as: 1) Hellenic Consumers' Ombudsman ([www.synigoroskatanaloti.gr](http://www.synigoroskatanaloti.gr)); 2) ADR POINT (Alternative Dispute Resolution Point) ([www.adrpoint.gr](http://www.adrpoint.gr)); 3) European Institute for Conflict Resolution (EICR) ([www.europeanresolution.com/evropaiko-institutouto-epilyshs-syggrouseon](http://www.europeanresolution.com/evropaiko-institutouto-epilyshs-syggrouseon)) 4) Alternative Dispute Resolution (startADR) (<https://startadr.org/>). More details on referring a complaint to alternative dispute resolution bodies are available on the Bank's website, at [www.nbg.gr](http://www.nbg.gr). Further information regarding the recognised/certified bodies can be found at the General Secretariat for Consumers of the Hellenic Ministry of Development & Competitiveness (website <http://www.efpolis.gr>) and at the Online Dispute Resolution platform <https://webgate.ec.europa.eu/odr>. It is expressly clarified that the Company shall not be bound or required to resolve any dispute that may arise in relation to the Plan by using the above alternative dispute resolution bodies, and that any request of the party hereto/insuree regarding dispute resolution via these bodies shall be examined on a case by case basis.

### **INFORMATION ON PERSONAL DATA PROCESSING IN LINE WITH THE GENERAL DATA PROTECTION REGULATION (EU) 2016/679 AND THE RELEVANT GREEK LEGISLATION**

ETHNIKI INSURANCE S.A. and NATIONAL BANK OF GREECE S.A., as Controllers, recognize and attach particular importance to the obligation to comply with the applicable regulatory and legislative framework on the protection of individuals from processing of personal data.

The purpose of this statement is to provide information to you, as potential and/or existing customer, regarding the processing of your personal data, pursuant to the provisions of the General Data Protection Regulation 2016/679 (GDPR) and the regulatory framework governing its implementation.

ETHNIKI INSURANCE together with NBG, in the context of executing the insurance policy or prior to the signing thereof, in compliance with Controllers' obligations set out in the applicable legal and regulatory framework, shall carry out processing of your personal data (ID particulars, contact details, payment data, insurance data, information on financial standing and assets, and on your investment/savings objectives and needs; additionally, in case of investment and savings products, information regarding your knowledge and previous experience, your financial standing and ability to bear losses, as well as your investment objectives, including your risk tolerance). In addition, there are cases where automated processing becomes necessary for the purpose of signing a policy, such as, for example, insurance/investment product distribution, in order to assess the potential for product distribution, particularly whether the specific product is suitable for you, subject to the conditions set out by the relevant legal and regulatory framework. Depending on the type of the insurance coverage that we shall provide you with this application, we may carry out, with your consent, processing of personal data of a specific category (such as information concerning your health, in the case of life and health insurance). Any refusal on your part to supply us with your personal data shall result in your application for such insurance policy being unsuccessful, while no obligation whatsoever regarding said insurance shall be undertaken. In this context, we remind you that you are obliged to contact us and notify us accordingly, and without delay, using the contact info supplied at the end of this document of any change that may occur in your personal data.

➤ **Persons who will be Data Controllers, and Recipients and/or Processors of data:**

Your data, within the framework of the insurance policy's execution, shall be processed by the divisions of Ethniki Insurance, as Data Controller, which are responsible for undertaking the insured risk, as well as by NBG, as Data Controller within the context of the insurance intermediary services it provides. Both the aforesaid companies are responsible for the execution of your contract, for servicing your requests, and for your insurance compensation within the framework of conducting their legitimate operations.

In addition:

- In the context of the insurance policy's due operations and insofar as is necessary to provide you with the best possible service and the specific services and coverage under the insurance contract, your data may be transmitted to associated providers, such as reinsurers, collaborating insurance companies for the provision of insurance coverage, insurance claim assessors, researchers, collaborating storage and file management companies, collaborating IT companies, and partner companies that provide printing, organization and document delivery services.
- In the context of the insurance policy's due operations, your data may be transmitted, upon their request, to BNP PARIBAS ASSET MANAGEMENT France, to the designated by the latter Regional Transfer Agent BNP Paribas Securities Services Luxembourg, to their subsidiaries or competent supervisory authorities in France and Luxembourg, under the framework for the prevention and combating of money laundering and terrorist financing.
- Furthermore, as provided for by law, the Companies may disclose your data to public services, insurance funds, supervisory, judicial, public and other independent authorities pursuant to lawful request by such, provided that it is absolutely necessary in order to protect the companies' legal rights or fulfil their obligations.
- In particular, in the case of life/health insurance, your data may be transmitted to collaborating hospitals, clinics, medical institutions, diagnostic centres and laboratories, health services providers, providers of health advisory and auditing services, medical practitioners, emergency transport / air transport / shipment companies, and companies providing second medical opinion.
- As regards savings-retirement-investment plans, the Companies in order to ensure compliance with the Law on Automatic Exchange of Financial Account Information in Tax matters (L.4170/2013 on the mandatory automatic exchange of information in tax matters between EU member states, L.4428/2016 Agreement on mandatory automatic exchange of information in tax matters between OECD member states) are obliged, provided you fall within its scope, to collect and process your personal data as part of your identification as a person subject to the above legislation, the recipient of which is the competent Greek authority (I.A.P.R. Independent Authority for Public Revenue) or any other competent body specified.
- Furthermore, in the case of a Vehicle Insurance Contract, your personal data may be transmitted to collaborating roadside assistance companies, emergency technical assistance companies and their associates, road accident investigators, vehicle technical services companies, residual values management

companies for damaged vehicles, to the database of the Insurance Companies Statistical Service for the protection of the insurance market and prevention of insurance fraud.

- In particular as regards fire insurance contracts, personal data may be disclosed to partner companies that provide emergency technical assistance.

➤ **Data retention period:**

The Companies shall safeguard and process your personal data for as long as your contractual relationship lasts, both in hard copy and in electronic form. In the event that the relationship is interrupted or terminated for any reason whatsoever, they shall keep your data for as long as is required for the relevant claims to be statute-barred and in any case for as long as required by the tax legislation, the statutory and regulatory framework each time applicable, and the approved code of conduct. In particular, your data processed by the Companies must be held throughout the period required for the purposes of processing in accordance with the purpose of their processing and/or the applicable legal and regulatory framework. In addition, the Companies shall safeguard and process your relevant personal data for a maximum period of five (5) years in the event your application is rejected and the insurance policy is not concluded. Note that if a court dispute is pending between us, apart from the aforementioned processing times, we shall keep your data up until the final and irrevocable court ruling.

➤ Your **rights** in relation to the processing of your personal data:

You can exercise: the right to information (regarding the processing of your personal data), the right to **access** (to confirm whether or not personal data of yours are being processed, and, if so, you have the right to access such personal data), the right to **rectification** of your inaccurate personal data or completion of your incomplete personal data, and, if the conditions of the regulatory framework apply, the right to **erasure** (right to be forgotten) of your personal data, if their processing is no longer necessary, the right to **restriction of the processing** if their accuracy is contested, the right to **data portability** (the right to receive the personal data you have provided in a structured, commonly used and machine-readable format and the right to transmit those data to another controller), the right to **object** to processing of personal data, as well as the right to **ensure human intervention in automated processing** (to avoid being subject, where applicable, to a decision based solely on automated processing, including profiling, which produces legal consequences concerning you or affects you significantly in a similar way).

If you exercise any of the hereinabove rights, we shall take every possible measure to duly process your request within 30 calendar days of receiving such request and inform you of either your request's satisfaction or of the objective reasons preventing said satisfaction.

Note that at any given time you can revoke your consent for special category personal data processing collected for the purposes of the insurance policy. However, you should be aware that revoking your consent and exercising your right to object to the processing of your data will result in interrupting or terminating the insurance policy between us and in you not being covered, given that no insurance policy can be executed without processing the personal data of the policy holder and/or the insuree and/or the beneficiary of the insurance indemnity.

To exercise the hereinabove rights and make any queries or complaints concerning personal data in relation to Ethniki Insurance as Data Controller you can contact the Data Protection Officer of Ethniki Insurance:

- by e-mail at [paraona@insurance.nbg.gr](mailto:paraona@insurance.nbg.gr), with the subject line "GDPR", while attaching the corresponding form for the exercise of said right, which you will find on the website [www.ethniki-asfalistiki.gr](http://www.ethniki-asfalistiki.gr).
- by sending a relevant letter, with the indication "GDPR", to Ethniki Insurance, Leoforos Syggrou 103-105, Athens, 117 45, enclosing the corresponding form for the exercise of said right that can be downloaded from [www.ethniki-asfalistiki.gr](http://www.ethniki-asfalistiki.gr)

For any further clarification regarding how to submit these forms, you can call +30 210 90 99777. Detailed information regarding the processing of your personal data by Ethniki Insurance and the manner to exercise your rights is available at [www.ethniki-asfalistiki.gr](http://www.ethniki-asfalistiki.gr), under Data Protection.

To exercise the aforesaid rights and make any queries or complaints regarding personal data in relation to NBG as Data Controller you can use the special NBG forms available at any of our Branches. For any issues regarding the processing of personal data by National Bank of Greece S.A., in the context of this policy, you can contact in writing NBG's Data Protection Officer, by regular or electronic mail, (NBG, Data Protection Officer, Aioulou 93, 105 51, Athens, [dpo@nbg.gr](mailto:dpo@nbg.gr)) or visit any of the Bank's branches. The Bank's Privacy Policy shall apply in respect of the collection, maintenance and processing in general of personal data of the Customer, as well as of the exercise of your rights. The said Statement is available at the Bank's branches and on its website: [www.nbg.gr](http://www.nbg.gr).

You can exercise said rights free of charge, unless due to recurrence of an issue certain handling costs arise for the Companies.

In addition, you reserve the right, if you wish, to refer the matter to the Hellenic Data Protection Authority, which can be contacted in the following ways:

Website: [www.dpa.gr](http://www.dpa.gr)  
Postal address: Leoforos Kifisias 1-3, 115 23, Athens  
Contact Centre: +30 210 6475600  
Fax: +30 210 6475628  
E-mail: [contact@dpa.gr](mailto:contact@dpa.gr)

**CUSTOMER DECLARATION REGARDING PERSONAL DATA AND DECLARATION OF CONSENT REGARDING THE PROCESSING OF A SPECIAL CATEGORY OF PERSONAL DATA**

I declare that:

- I have been expressly informed about the processing of personal data and the special category of personal data carried out by Ethniki Insurance and National Bank of Greece SA.
- I have been informed of my rights as the subject of my personal data and their exercise
- I hereby expressly provide my consent to the said companies to process the special category of my personal data
- I acknowledge that the processing of my data is absolutely necessary for the performance of the insurance contract I request and that any future revocation of my consent shall entitle Ethniki Insurance to terminate the insurance contract with immediate effect.

I declare that I have received and been apprised by NBG of the pre-contractual information as provided for by Law, and all the present terms of the insurance product, and I declare that I fully understand their contents, and accept them unreservedly.

I also declare that I received:

1. the Customer Needs form
2. the General Information Provided by Insurance Intermediaries form
3. the Insurance Product Information Document (IPID)
4. the Pre-Contractual Information form and the GDPR form (Information on personal data processing in line with the General Data Protection Regulation (EU) 679/2016 and the relevant Greek legislation).

**NATIONAL BANK OF GREECE S.A.**

**ETHNIKI HELLENIC GENERAL INSURANCE S.A.**  
**The Head of Group Life Insurance Division**



**Ioannis Chatzikonstantinou**