

## Information to Clients of Fairwater Marine AB

Fairwater Marine AB, is a Swedish insurance intermediary, and we ask you kindly to acquaint yourself with the following information.

Fairwater Marine AB is a member of Sfm - Svenska försäkringsförmedlares förening (Swedish Insurance Broker's Association) and we follow their bylaws (<https://www.sfm.se/about-us/>)

### Registration details

Fairwater Marine AB  
Org no: 556598 □ 1601  
Norr Mälarstrand 34  
112 20 Stockholm  
Sweden  
E-mail: [marine@fairwater.se](mailto:marine@fairwater.se)  
Tel: +46 8 650 7680  
Web: [www.fairwater.se](http://www.fairwater.se)

Fairwater Marine AB is licensed as an insurance intermediary by the Swedish Financial Authorities, "Finansinspektionen" ([www.fi.se](http://www.fi.se)) and registered at "Bolagsverket" ([www.bolagsverket.se](http://www.bolagsverket.se)) for the insurance classes of non-life insurance. Fairwater Marine AB has in their employment intermediaries who have the right to work as an intermediary in classes 1-18 and this can be verified by Finansinspektionen. These employees are: Nicklas Holmberg, Tobias Carlsson, Eivind Fondenaer, Mats Öhman and Dan Nylund.

Per Krahn, who is active through our Danish subsidiary, is a licensed Broker in Denmark. Truls Ingar Nilsen is working from our Branch office in Norway.

### Guidance

As a consumer, you can get guidance from Konsumenternas Bank and Finansbyrå as well as Konsumenternas Försäkringsbyrå, the Consumer Agency (Hallå Konsument) or from your municipal consumer advisory service.

### Qualified Possession

The Company is not partially owned by any insurance company, and the Company does not hold any ownership interest in any insurance company either.

### Basis for distribution

The company always represents its customers, but does not carry out any impartial and personal analysis\*. The company instead distributes insurance policies from several insurance companies without making any impartial and personal analysis. In connection with distribution, the Company provides advice, which means that the Company gives customers personal recommendations with an explanation of why a certain product best meets the customers' requirements and needs.

\* An impartial and personal analysis means that the intermediary must provide advice after an analysis of a sufficiently large number of insurance contracts on the market, which must be sufficiently diversified in terms of type and product providers to ensure that the client's goals can be appropriately met.

### **Errors & Omissions Insurance**

The company and its insurance brokers are covered by mandatory liability insurance for pure property damage. That insurance covers any liability for damages that we may incur against you as a customer.

The insurance is taken out with ITIC and Insurance carrier is reached at:

International Transport Intermediaries Management Company Ltd  
90 Fenchurch Street  
London EC3M 4ST  
Tel: +44 (0)20 7338 0150  
Fax: +44 (0)20 7338 0151  
Email: ITIC@thomasmiller.com

If you as a customer suffer an injury or financial loss where you believe that the Company's actions have caused this, you have the option of making a claim directly against ITIC. If you wish to claim damages, however, you must notify the Company of this within a reasonable time after you noticed or should have noticed that a damage has occurred. The maximum compensation that can be paid out for a loss related to insurance mediation is 1,300,380 euros and the maximum compensation that can be paid out in total over a year is 2,600,750 euros.

### **Our compensation/brokerage**

The price for the mediation is normally regulated in the mediation agreement between yourself and Fairwater Marine AB. In accordance with the Swedish Insurance Distribution Act (SFS 2018:1219) we are under the obligation to tell you the specific price for the mediation. Brokerage and fees are earned for the period of the contract and we will be entitled to retain all fees and brokerage in respect of the full period of the contract in relation to contracts placed by us. The level of brokerage with regards to marine insurance varies between 7,5% □ 15% with certain exceptions when insurances are placed outside domestic market..

Finnish and Danish insurance companies will never pay brokerage due to national insurance laws. The broker will in such circumstances therefore invoice the brokerage directly to you.

### **Complaints etc.**

If you, as a client of ours, would like to file a complaint please do contact us at the address and telephone number above. We also have a specific e-mail address for complaints: [complaint@fairwater.se](mailto:complaint@fairwater.se). The person at Fairwater Marine AB responsible for complaints is Mats Öhman.

Making a complaint is free of charge and the Company will handle any complaints with due care. Complaints must be handled efficiently and with care. Complaints must be answered factually and correctly, whereby the answer must be designed in as clear a way as possible so that the complainant can easily assimilate the information. The complaint must be responded to as soon as possible and if the Company cannot respond to a complaint within 14 days of the

complaint being received by the Company, the Company must contact the complainant and explain the reason for this and inform when the Company can be expected to provide a response.

If a dispute arises between you and the Company, it can be tried by the Swedish general court. As a consumer, you can also have your dispute heard by the General Complaints Board.

### **Jurisdiction**

Any legal dispute between the Client and Fairwater Marine AB shall be under the jurisdiction of Swedish Courts and subject to Swedish law.

### **Cross border activities**

With the support of the freedom of establishment or the freedom to supply services in the EES-area, Fairwater Marine AB has advised Finansinspektionen that we may be engaged in border crossing activities in the whole EES area. We also have registered Branch offices in Norway, trading under the name Fairwater Nilsen, and in Denmark, trading under the name Fairwater Marine Brokers.

### **Information om Bolagets behandling av personuppgifter**

[http://www.fairwater.se/\\_files/ugd/b28d93\\_3afc49d044344d6890dab3142f2abdc9.pdf](http://www.fairwater.se/_files/ugd/b28d93_3afc49d044344d6890dab3142f2abdc9.pdf)

## **Supervisory Authorities**

### **Finansinspektionen**

Brunnsgatan 3, Box 7821  
103 97 Stockholm  
finansinspektionen@fi.se  
08-408 980 00

### **Bolagsverket**

851 81 Sundsvall  
bolagsverket@bolagsverket.se  
0771-670 670

### **Konsumentverket**

Box 48, 651 02 Karlstad,  
konsumentverket@konsumentverket.se  
0771-42 33 00