

OPŠTI USLOVI POSLOVANJA
Renomia doo za posredovanje u
osiguranju Subotica

GENERAL TERMS AND
CONDITIONS OF BUSINESS
Renomia llc for insurance mediation
Subotica

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1. PREDMET OPŠTIH USLOVA POSLOVANJA

Poslovni odnos Renomia doo za posredovanje u osiguranju u Subotica (u daljem: Renomia doo) i Korisnika usluga je zasnovan na međusobnom poverenju i partnerstvu.

Opštim uslovima poslovanja regulisana su pravila koja se primenjuju pri iniciranju zaključivanja, zaključivanju i izvršenju ugovora o osiguranju, uz posredovanje Renomia doo kao društva za posredovanje u osiguranju.

2. ZNAČENJE POJEDINIH POJMOVA

Ovo poglavlje Opštih uslova poslovanja sadrži definiciju pojmova koji se koriste u ugovorima o posredovanju u osiguranju.

Renomia doo je Posrednik u osiguranju koji na osnovu Zakona o osiguranju i dozvole Narodne banke Srbije obavlja poslove posredovanja u osiguranju.

Korisnik usluga je lice koje sa Posrednikom u osiguranju zaključuje Ugovor o posredovanju o osiguranju.

Ugovor o posredovanju u osiguranju je ugovor zaključen između Korisnika usluga i Posrednika u osiguranju za obavljanje poslova posredovanja u osiguranju, koji naročito podrazumevaju dovođenje u vezu Korisnika usluga i osiguravača radi pregovaranja o zaključenju ugovora o osiguranju, na pripremu za zaključenje ovih ugovora, kao i na pružanje pomoći pri izvršavanju prava iz tih ugovora, a naročito pri rešavanju odštetnih zahteva.

Osiguravač je društvo u osiguranju sa sedištem u Republici Srbiji koje, preko Posrednika u osiguranju, dostavlja Korisniku usluga ponudu za zaključenje ugovora o osiguranju, zaključuje ugovor o osiguranju sa Korisnikom usluga i kao izmene istog, izvršava i raskida isti.

1. SUBJECT OF GENERAL TERMS AND CONDITIONS OF BUSINESS

The business relationship between Renomia llc for insurance mediation in Subotica (hereinafter referred to as: Renomia llc) and the Service User is based on mutual trust and partnership.

Through the General Terms and Conditions of business, the rules are regulated that are applied when initiating the conclusion, concluding and executing the Insurance Agreement, with the mediation of Renomia llc as an insurance mediation company.

2. MEANING OF CERTAIN TERMS

This chapter of the General Terms and Conditions contains a definition of the terms used in Insurance Brokerage Agreements.

Renomia llc is an Insurance Broker that performs insurance mediation activities based on the Insurance Act and the license of the National Bank of Serbia.

The Service User is the person who concludes the Insurance Mediation Brokerage with the Insurance Broker.

The Insurance Brokerage Agreement is an Agreement concluded between the Service User and the Insurance Broker for the performance of insurance mediation activities, which in particular involve bringing the Service User and the insurance company into contact for the purpose of negotiating the conclusion of an Insurance Agreement, for the preparation for the conclusion of these agreements, as well as for the purpose of providing assistance in the execution of rights from those agreements, and in particular in the settlement of compensation claims.

The insurance company is an insurance company with the registered office in the Republic of Serbia, which, through an Insurance Broker, provides the Service User with an offer to conclude an Insurance Agreement, concludes an Insurance Agreement with the Service User and, as an amendment to the same, executes and terminates the same.

Ugovor o osiguranju je ugovor koji se zaključuje ili se izvršava uz posredovanje Posrednika u osiguranju.

Izraz „osiguranje“ u sebe uključuje i „reosiguranje“, a pod izrazom „osiguravači“ podrazumevaju se i „reosiguravači“.

3. PRAVNI STATUS DRUŠTVA ZA POSREDOVANJE U OSIGURANJU

Poslovno ime: Renomia doo za posredovanje u osiguranju Subotica;

Adresa sedišta: Matije Korvina 17, 24000 Subotica;

Adresa ogranaka: Bulevar Milutina Milankovića 9ž, 11073 Beograd i Senčanski put 21, 24430 Ada;

Matični broj: 21068489;

PIB: 108792884;

Telefon/faks: 024-232-132;

Internet prezentacija: www.renomia.rs;

Imejl adresa: office@renomia.rs;

Zakonski zastupnik: Ákos Barna, direktor;

Osnivači: Renomia, a.s. sa sedištem u Češkoj Republici i fizičko lice Ákos Barna.

Nadležni organ za vođenje registra: Narodna banka Srbije, Kralja Petra 12, 11000 Beograd;

Broj rešenja o dozvoli za obavljanje delatnosti posredovanja u osiguranju: IO NBS br. 47. od dana 13.11.2014. godine;

Provera registracije: kod Narodne banke Srbije i/ili na internet adresi: www.nbs.rs;

Registar privrednih subjekata: Agencija za privredne registre, Brankova 25, 11000 Beograd;

Broj rešenja o upisu u registar privrednih subjekata: BD 1042792014 od dana 12.12.2014. godine;

Provera registracije: kod Agencije za privredne registre i/ili na internet adresi: www.apr.gov.rs.

Posrednik u osiguranju nema neposredno, odnosno posredno pravo ili mogućnost da ostvari 10% ili više glasačkih prava, odnosno vlasništvo nad 10% ili više osnovnog kapitala u

An Insurance Agreement is an agreement concluded or executed with the mediation of an Insurance Broker.

The term "insurance" also includes "reinsurance", and the term "insurance companies" also includes "reinsurance companies".

3. LEGAL STATUS OF THE INSURANCE MEDIATION COMPANY

Business name: Renomia llc for insurance mediation Subotica;

Registered office address: Matije Korvina Street, No. 17, 24000 Subotica;

Branch address: Milutina Milankovica Boulevard, No. 9z, 11073 Belgrade and Sencanski Road, No. 21, 24430 Ada;

Company registration Number: 21068489;

TIN: 108792884;

Phone/fax: 024-232-132;

Website: www.renomia.rs;

Email address: office@renomia.rs;

Legal representative: Ákos Barna, Director;

Founders: Renomia, a.s. with the registered office in the Czech Republic and natural person Ákos Barna.

Competent authority for maintaining the register: National Bank of Serbia, Kralja Petra Street, No. 12, 11000 Belgrade;

Number of the decision on the license to carry out the activity of insurance mediation: IO NBS no. 47. dated 13.11.2014.;

Verification of registration: at the National Bank of Serbia and/or at the internet address: www.nbs.rs;

Register of business entities: Agency for Business Registers, Brankova Street, No. 25, 11000 Belgrade;

Number of the decision on registration in the register of business entities: BD 1042792014 dated 12.12.2014.;

Registration check: at the Agency for Business Registers and/or at the internet address: www.apr.gov.rs.

The Insurance Broker does not have a direct or indirect right or possibility to exercise 10% or more voting rights, i.e. ownership of 10% or more of the share capital in any insurance company. No

bilo kom osiguravaču. Ni jedan osiguravač ili matično društvo osiguravača nema neposredno, odnosno posredno pravo ili mogućnost da ostvari 10% ili više glasačkih prava, odnosno vlasništvo nad 10% ili više osnovnog kapitala u Posredniku u osiguranju.

Posrednik u osiguranju je dužan da, bez odlaganja, obavesti Korisnika usluga o promeni podataka iz Informacije koja se pre zaključenja ugovora o osiguranju, odnosno pri izmeni i/ili dopuni, odnosno produženju tih ugovora dostavlja Korisniku usluga.

Posrednik u osiguranju je ovlašćen da obavlja poslove posredovanja svih vrsta neživotnih i životnih osiguranja.

Posrednik u osiguranju ne zastupa osiguravača, nije ovlašćen da u ime osiguravača daje izjave volje ili da u ime osiguravača prima izjavu volje Korisnika usluga, a naročito nije ovlašćen da prihvati raskid ugovora o osiguranju od strane Korisnika usluga.

Posrednik u osiguranju ne zastupa osiguravača ni u slučajevima kada – na osnovu sporazuma sa osiguravačem – preuzme obavljanje određenih proceduralnih poslova osiguravača.

Izjave volje Korisnika usluga proizvode pravna dejstva od dana dostavljanja osiguravaču.

Saznanje o izjavi volje Korisnika usluga od strane Posrednika u osiguranju ne smatra se saznanjem osiguravača.

4. OBAVEZE KORISNIKA USLUGA NA PRUŽANJE INFORMACIJA

Korisnik usluga je dužan da Posredniku u osiguranju dostavi kompletne i tačne podatke, druge informacije i instrukcije neophodne za zaključivanje, izmenu, izvršavanje ili raskid ugovora o osiguranju.

Neobelodanjivanje u potpunosti materijalnih činjenica može osloboditi odgovornosti osiguravača u slučaju konkretnih odštetnih zahteva ili dovesti do zahteva za ništavost

insurance company or insurance company's parent company has a direct or indirect right or possibility to exercise 10% or more voting rights, i.e. ownership of 10% or more of the share capital in the Insurance Broker.

The Insurance Broker is obliged to, without delay, inform the Service User about the change of data from the Information that is submitted to the Service User before the conclusion of the Insurance Agreement, i.e. when amending and/or supplementing, i.e. extending, those agreements. The Insurance Broker is authorized to carry out mediation of all types of non-life and life insurance.

The Insurance Broker does not represent the insurance company, he is not authorized to make declarations of will on behalf of the insurance company or to receive the declaration of will of the Service User on behalf of the insurance company, and in particular he is not authorized to accept the termination of the Insurance Agreement by the Service User.

The Insurance Broker does not represent the insurance company even in cases where - on the basis of the Agreement with the insurance company - he takes over the performance of certain procedural tasks of the insurance company.

Declarations of will of the Service User produce legal effects from the day they are delivered to the insurance company.

Knowledge of the Service User's declaration of will by the Insurance Broker is not considered knowledge of the insurance company.

4. OBLIGATIONS OF THE SERVICE USER TO PROVIDE INFORMATION

The Service User is obliged to provide the Insurance Broker with complete and accurate data, other information and instructions necessary for concluding, amending, executing or terminating the Insurance Agreement.

Failure to fully disclose material facts may exempt the insurance company from liability in the event of specific claims for damages or lead to a claim for invalidity of the Insurance

ugovora o osiguranju. Korisnik usluga snosi punu odgovornost za tačnost pruženih informacija. Posrednik u osiguranju ne odgovara za bilo koje posledice koje mogu nastati kao rezultat neblagovremenog, netačnog ili nepotpunog dostavljanja podataka i drugih informacija.

Korisnik usluga je dužan da, što pre je moguće, obavesti Posrednika u osiguranju u slučaju nastanka bilo kakve promene okolnosti, podataka ili drugih informacija koje se odnose na Korisnika usluga, a mogu uticati na pružanje usluga od strane Posrednika u osiguranju ili na pokriće pruženo na osnovu zaključenih ugovora o osiguranju.

U slučaju ako Korisnik usluga propusti da ispuni svoju obavezu obaveštavanja, Posrednik u osiguranju se oslobađa odgovornosti za štetu koja može nastati zbog propusta Korisnika usluga.

U slučaju ugovora o životnom osiguranju koji je zaključen uz posredovanje Posrednika u osiguranju, Korisnik osiguranja je naročito dužan da tokom trajanja njihovog poslovnog odnosa obavesti Posrednika u osiguranju o promenama stvarnih vlasnika Korisnika osiguranja, u roku od 5 (pet) dana od saznanja za promene.

5. ZAKLJUČENJE I SADRŽAJ UGOVORA O POSREDOVANJU U OSIGURANJU

Ugovor o posredovanju u osiguranju zaključuju Posrednik u osiguranju i Korisnik usluga u pismenoj formi. Ugovor o posredovanju u osiguranju smatra se zaključenim kada ga potpišu ovlašćeni predstavnici svake ugovorne strane.

Posrednik u osiguranju na osnovu podataka dobijenih od Korisnika usluga utvrđuje njegove potrebe i vrši procenu rizika, analizira na tržištu dostupne proizvode osiguravača, nabavlja njihove ponude i daje savete Korisniku usluga pri donošenju odluke o zaključivanju ugovora o osiguranju. Posrednik u osiguranju svoju savetodavnu aktivnost vrši na osnovu

Agreement. The Service User bears full responsibility for the accuracy of the information provided. The Insurance Broker is not responsible for any consequences that may arise as a result of untimely, incorrect or incomplete submission of data and other information.

The Service User is obliged to inform the Insurance Broker as soon as possible in the event of any change in circumstances, data or other information related to the Service User, which may affect the provision of services by the Insurance Broker or the coverage provided on the basis of concluded insurance agreements.

In the event that the Service User fails to fulfill his notification obligation, the Insurance Broker is released from responsibility for damage that may occur due to the Service User's failure.

In the case of a Life Insurance Agreement concluded with the mediation of the Insurance Broker, the Service User is particularly obliged to inform the Insurance Broker during the duration of their business relationship of changes in the beneficial owners of the Service User, within 5 (five) days of becoming aware of the changes.

5. CONCLUSION AND CONTENTS OF INSURANCE BROKERAGE AGREEMENT

The Insurance Brokerage Agreement is concluded by the Insurance Broker and the Service User in written form. The Insurance Brokerage Agreement is considered concluded when it is signed by the authorized representatives of each Contracting Party.

Based on the data received from the Service User, the Insurance Broker determines his needs and performs a risk assessment, analyzes the insurance company's products available on the market, procures their offers and gives advice to the Service User when making a decision on concluding an insurance Agreement. The Insurance Broker performs his advisory activity

sveobuhvatne i personalizovane analize potreba Korisnika usluga.

Posrednik u osiguranju sprovodi tender za nabavku ponuda osiguranja vodeći računa o stručnim i administrativnim kapacitetima osiguravača, visini premije i uslova osiguranja kao i njihove prakse rešavanja odštetnih zahteva.

U postupku pripreme zaključivanja ugovora o osiguranju Posrednik u osiguranju ocenjuje prigodan broj osiguranja dostupnih na tržištu, i na osnovu informacija o zahtevima Korisnika usluga, daje konkretnu preporuku Korisniku usluga za izbor najboljeg ili najboljih proizvoda osiguranja.

Posrednik u osiguranju je dužan da navede razloge zbog kojih predloženi proizvod/proizvodi najviše odgovaraju potrebama Korisnika usluga, odnosno da obrazloži zašto je predložio određenog osiguravača.

Posrednik u osiguranju će odgovoriti na svako pitanje koje Korisnik usluga postavi u vezi sa predloženim pokrićem, prednostima, strukturom, ograničenjima, izuzecima i uslovima. Korisnik snosi odgovornost da pažljivo prouči informacije koje se odnose na osiguravajuće pokriće i da odmah obavesti Posrednika u osiguranju ukoliko smatra da pokriće i/ili uslovi ne odgovaraju njegovim potrebama.

Odluku o izboru proizvoda osiguranja i osiguravača donosi Korisnik usluga, koji u svoje ime potpisuje ponudu za zaključenje ugovora o osiguranju, zaključuje ugovor o osiguranju sa osiguravačem, plaća premiju osiguranja i odgovoran je za dostavljanje podataka i drugih informacija osiguravaču koji su propisani ugovorom osiguranju.

Korisnik usluga je dužan da pre potpisivanja izvrši pregled dostavljene dokumentacije, a Posrednik u osiguranju će odgovoriti na svako pitanje u vezi pokrića, limita, plaćanja premije osiguranja, eventualnih dodatnih troškova u vezi sa premijom ili drugih pitanja.

on the basis of a comprehensive and personalized analysis of the needs of the Service User.

The Insurance Broker conducts a tender for the procurement of insurance offers, by taking into account the professional and administrative capacities of the insurance company, the amount of the premium and insurance conditions, as well as their practice of resolving compensation claims.

In the process of preparing the conclusion of the Insurance Agreement, the Insurance Broker evaluates the appropriate number of insurances available on the market and based on information about the requirements of the Service User, gives a specific recommendation to the Service User for choosing the best or best insurance products.

The Insurance Broker is obliged to state the reasons why the proposed product/products best suit the needs of the Service User, i.e. to explain why he proposed a particular insurance company.

The Insurance Broker will answer any question the Service User may have regarding the proposed coverage, benefits, structure, limitations, exclusions and conditions. The User bears the responsibility to carefully study the information related to the insurance coverage and to immediately inform the Insurance Broker if he considers that the coverage and/or conditions do not suit his needs.

The decision on the choice of insurance product and insurance company is made by the Service User, who signs the offer for the conclusion of the Insurance Agreement on his own behalf, concludes the insurance Agreement with the insurance company, pays the insurance premium and is responsible for providing data and other information to the insurance company prescribed by the Insurance Agreement.

The Service User is obliged to review the submitted documentation before signing, and the Insurance Broker will answer any question regarding coverage, limits, payment of the insurance premium, possible additional costs related to the premium or other questions.

Posrednik u osiguranju pruža stručnu pomoć Korisniku usluga u postupku usaglašavanja konačnog teksta ugovora o osiguranju, ali Korisnik usluga ostaje odgovoran za pregledanje dostavljene ponude, ugovora o osiguranju i druge prateće dokumentacije.

Korisnik usluga je dužan da striktno poštuje rokove plaćanja premija, te Posrednik u osiguranju ni pod kojim uslovima nije u obavezi da u ime Korisnika usluga izmiruje njegove obaveze plaćanja premije osiguranja.

Korisnik usluga je dužan da čuva primerke svih ugovora o osiguranju i isprava o pokriću, kao i instrukcije za podnošenje zahteva za odštetu.

Posrednik u osiguranju će na izričit zahtev Korisnika usluga ponude pribaviti samo od jednog ili više osiguravača izabranih od strane Korisnika usluga. U tom slučaju Korisnik neće izvršiti uporednu analizu proizvoda drugih osiguravača dostupnih na tržištu.

U slučaju nastupanja osiguranog slučaja, Posrednik u osiguranju je dužan da pomaže Korisniku usluga proceduralnim i stručnim savetima u cilju ostvarivanja njegovih na pravu zasnovanih interesa.

Korisnik osiguranja je dužan da pažljivo razmatra sve instrukcije o podnošenju zahteva za naknadu štete iz osiguranja na koje mu Posrednik u osiguranju ukazuje, jer u slučaju da propusti podnošenje zahteva na propisan i blagovremen način, možete ugroziti mogućnost naplate po svom zahtevu.

Posrednik u osiguranju je dužan da, u okvirima zakona, učini sve da se šteta koju je Korisnik usluga pretrpeo u najvećoj mogućoj meri nadoknadi u skladu sa odredbama ugovora o osiguranju.

Naknadu štete osiguravač isplaćuje neposredno Korisniku usluga.

Posrednik u osiguranju nema pravo, niti obavezu da pred sudom ili drugim državnim organom pokreće postupak u ime Korisnika usluga.

The Insurance Broker provides expert assistance to the Service User in the process of harmonizing the final text of the Insurance Agreement, but the Service User remains responsible for reviewing the submitted offer, Insurance Agreement and other supporting documentation.

The Service User is obliged to strictly observe the premium payment deadlines, and the Insurance Broker is under no circumstances obliged to settle his insurance premium payment obligations on behalf of the Service User.

The Service User is obliged to keep copies of all Insurance Agreements and coverage documents, as well as instructions for submitting claims for compensation.

The Insurance Broker will, at the express request of the Service User, obtain offers only from one or more insurance companies chosen by the Service User. In that case, the User will not perform a comparative analysis of the products of other insurance companies available on the market.

In the event of an insured event, the Insurance Broker is obliged to assist the Service User with procedural and professional advice in order to achieve his legally based interests.

The Service User is obliged to carefully consider all instructions on submitting a request for compensation for damages from the insurance that the Insurance Broker points out to him, because if he fails to submit the request in a prescribed and timely manner, you may jeopardize the possibility of collection according to your request.

The Insurance Broker is obliged, within the framework of the law, to do everything to compensate the damages suffered by the Service User to the greatest extent possible in accordance with the provisions of the Insurance Agreement. The insurance company pays the damage compensation directly to the Service User.

The Insurance Broker has no right or obligation to initiate proceedings before the court or other state authority on behalf of the Service User.

6. PRESTANAK UGOVORA O POSREDOVANJU U OSIGURANJU

Zaključivanjem ugovora o posredovanju u osiguranju nastaje trajni poslovni odnos između Posrednika u osiguranju i Korisnika usluga, koji se može raskinuti u pismenoj formi sporazumom ugovornih strana ili jednostranim raskidom ugovora od strane bilo koje ugovorne strane, uz poštovanje otkaznog roka utvrđenog ugovorom o posredovanju u osiguranju.

U slučaju raskida ugovora o posredovanju u osiguranju, Posrednik u osiguranju ima pravo na naplatu provizije ili ugovorene naknade u vezi sa ugovorima o osiguranju za koje je Posrednik u osiguranju posredovao prilikom zaključenja.

Svaka Ugovorna strana ima pravo i na jednostrani raskid ugovora o posredovanju u osiguranju, bez ostavljanja otkaznog roka, u slučaju ako druga ugovorna strana ne ispuni svoje bitne obaveze propisane ovim Opštim uslovima poslovanja ili ugovorom o posredovanju u osiguranju.

Posrednik u osiguranju će posle raskida ugovora o posredovanju u osiguranju od strane Korisnika usluga preduzeti sve mere radi predaje ugovora o osiguranju, kao i dokumentacije vezano za nerešene odštetne zahteve, ukoliko je Korisnik usluga izmirio sve svoje obaveze prema Posredniku u osiguranju.

7. NAKNADA ZA RAD POSREDNIKA U OSIGURANJU

Usluge koje Korisniku usluga pruža Posrednik u osiguranju su besplatne, imajući u vidu da je njihova protivvrednost uključena u premiju osiguranja. Naknadu za rad Posrednika u osiguranju plaća osiguravač u vidu određenog procenta (provizije) od premije koju Korisnik usluga plaća osiguravaču.

Korisnik usluga i Posrednik u osiguranju mogu se sporazumeti i tako da Posrednik u osiguranju pribavlja ponude za zaključivanje ugovora o osiguranju od osiguravača koje ne sadrže

6. TERMINATION OF INSURANCE BROKERAGE AGREEMENT

The conclusion of an Insurance Brokerage Agreement creates a permanent business relationship between the Insurance Broker and the Service User, which can be terminated in writing by agreement of the Contracting Parties or by unilateral termination of the Agreement by any Contracting Party, while respecting the notice period established by the Insurance Brokerage Agreement.

In the event of termination of the Insurance Brokerage Agreement, the Insurance Broker has the right to collect the commission or the agreed fee in connection with the insurance agreements for which the Insurance Broker mediated at the time of conclusion.

Each Contracting Party has the right to unilaterally terminate the Insurance Brokerage Agreement, without leaving a notice period, in the event that the other Contracting Party does not fulfill its essential obligations prescribed by these General Terms and Conditions or the Insurance Brokerage Agreement.

After the termination of the Insurance Brokerage Agreement by the Service User, the Insurance Broker will take all measures to hand over the Insurance Brokerage Agreement, as well as documentation related to pending damage compensation claims, if the Service User has settled all his obligations to the Insurance Broker.

7. FEE FOR WORK OF INSURANCE BROKER

The services provided by the Insurance Broker to the Service User are free of charge, bearing in mind that their counter-value is included in the insurance premium. Compensation for the work of the Insurance Broker is paid by the insurance company in the form of a certain percentage (commission) of the premium paid by the Service User to the insurance company.

The Service User and the Insurance Broker can agree so that the Insurance Broker obtains offers for concluding Insurance Brokerage Agreements from insurance companies that do not contain a

proviziju. U tom slučaju naknadu za rad Posrednika u osiguranju plaća Korisnik usluga.

8. PRAVILA O ODGOVORNOSTI U UGOVORU O POSREDOVANJU U OSIGURANJU

Posrednik u osiguranju je dužan da postupa sa pažnjom dobrog stručnjaka, prema pravilima struke.

Posrednik u osiguranju je odgovoran za neposrednu štetu koju pretrpi Korisnik usluga usled povrede ugovornih obaveza od strane Posrednika u osiguranju. Posrednik u osiguranju snosi punu odgovornost i za radnje svojih zaposlenih, kao i drugih lica angažovanih radi ispunjavanja ugovora o posredovanju u osiguranju.

Posrednik u osiguranju ne odgovara za slučajeve gubitka prihoda, propuštenih šansi, gubitka reputacije, gubitka profita, gubitka očekivanih ušteda ili bilo kojeg drugog slučaja posrednog ili posledičnog gubitka.

Ako je nastanku štete doprinelo i treće lice, Posrednik u osiguranju je odgovoran za deo štete koju je sam prouzrokovao. Ne odgovara Posrednik u osiguranju za potraživanje Korisnika usluga po osnovu naknade štete, nastale usled neispunjenja ili delimičnog ispunjenja ugovora o osiguranju od strane osiguravača. U ovim slučajevima Korisnik usluga svoja potraživanja naplaćuje neposredno od osiguravača. Ne odgovara Posrednik u osiguranju ni za nelikvidnost ili insolventnost osiguravača, te procena podobnosti osiguravača je na Korisniku usluga. Posrednik u osiguranju se oslobađa i od odgovornosti za štetu nastalu usled pogrešno ili netačno dostavljenih podataka od strane Korisnika usluga.

Eventualnu štetu nastalu zbog propusta ili greška u okviru obavljanja poslova od strane Posrednika u osiguranju, nadoknadiće osiguravač sa kojim Posrednik u osiguranju ima zaključeni ugovor o osiguranju od profesionalne odgovornosti.

Posrednik u osiguranju je dužan da svoje dopise (poruke, obaveštenja, ponude, ugovornu

commission. In that case, the compensation for the work of the Insurance Broker is paid by the Service User.

8. RULES ON LIABILITY IN INSURANCE BROKERAGE AGREEMENT

The Insurance Broker is obliged to act with the care of a good expert, according to the rules of the profession.

The Insurance Broker is responsible for the immediate damage suffered by the Service User due to the breach of contractual obligations by the Insurance Broker. The Insurance Broker bears full responsibility for the actions of his employees, as well as other persons hired to fulfill Insurance Brokerage Agreements.

The Insurance Broker is not liable for loss of income, missed opportunities, loss of reputation, loss of profits, loss of expected savings or any other indirect or consequential loss.

If a third party contributed to the damage, the Insurance Broker is responsible for part of the damage he caused himself. The Insurance Broker is not responsible for the Service User's claim based on compensation for damages, caused by non-fulfillment or partial fulfillment of the Insurance Agreement by the insurance company. In these cases, the Service User collects his claims directly from the insurance company. The Insurance Broker is not responsible for the insolvency or insolvency of the insurance company, and the assessment of the suitability of the insurance company is up to the Service User. The Insurance Broker is released from responsibility for damage caused by wrongly or inaccurately submitted data by the Service User. Any possible damage caused due to omissions or mistakes in the performance of duties by the Insurance Broker shall be compensated by the insurance company with whom the Insurance Broker has concluded a Professional Liability Insurance Agreement.

The Insurance Broker is obliged to deliver his correspondence (messages, notices, offers,

dokumentaciju i sl.) dostavlja na adresu elektronske pošte Korisnika usluga navedenu na punomoćju za posredovanje u osiguranju. Posrednik u osiguranju se oslobađa odgovornosti za štetu nastalu zbog toga što Korisnik usluga iz bilo kog razloga nije primio ili nije pročitao dopis dostavljen na njegovu adresu elektronske pošte.

9. ČUVANJE POVERLJIVIH INFORMACIJA I RUKOVANJE PODACIMA KORISNIKA USLUGA

Posrednik u osiguranju je dužan da, kao poverljive čuva činjenice, okolnosti, podatke i druge informacije koje sazna u poslovanju sa Korisnikom usluga ili do koje je došao u vezi sa zaključenjem ugovora o posredovanju u osiguranju ili u vezi sa nastankom, evidentiranjem i izvršavanjem ugovora o osiguranju koji je zaključen uz njegovo posredovanje.

Posrednik u osiguranju je ovlašćen da bez posebne pismene saglasnosti Korisnika usluga dostavi osiguravaču podatke neophodne za ispunjavanje ugovora o posredovanju u osiguranju koji je Korisnik usluga zaključio sa Posrednikom u osiguranju.

Posrednik u osiguranju neće saopštiti trećim licima bilo koju poverljivu informaciju kojom raspolaže o Korisniku usluga, bez prethodne pismene saglasnosti Korisnika usluga, osim:

1) u slučaju zakonske obaveze na dostavljanje tih informacija ili zahteva nadležnog državnog organa;

2) procenjivačima štete, advokatima, pružiocima IT usluga kao i ostalim sličnim licima u meri u kojoj je to neophodno za blagovremeno izvršenje ugovornih obaveza prema Korisniku usluga;

3) drugim članicama Renomia grupacije u meri u kojoj je to neophodno za efektivno upravljanje, administraciju i/ili izvršenje usluga od strane Posrednika u osiguranju.

Ne predstavlja prekršaj obaveze čuvanja poverljivih informacija ukoliko se zaposleni Posrednika u osiguranju ili druga lica koja angažuje radi ispunjavanja ugovora o

contractual documentation, etc.) to the e-mail address of the Service User specified in the Power of Attorney for Insurance Mediation. The Insurance Broker is released from responsibility for damage caused by the fact that the Service User, for any reason, did not receive or did not read the letter sent to his e-mail address.

9. KEEPING CONFIDENTIAL INFORMATION AND HANDLING SERVICE USER DATA

The Insurance Broker is obliged to keep as confidential the facts, circumstances, data and other information that he learns in the course of dealing with the Service User or that he has obtained in connection with the conclusion of the Insurance Brokerage Agreement or in connection with the creation, recording and execution of the Insurance Agreement that was concluded with his mediation.

The Insurance Broker is authorized to provide the insurance company with the data necessary for the fulfillment of the Insurance Brokerage Agreement concluded by the Service User with the Insurance Broker without the specific written consent of the Service User.

The Insurance Broker will not disclose to third parties any confidential information it has about the Service User, without the prior written consent of the Service User, except:

1) in the case of a legal obligation to provide such information or a request from a competent state authority;

2) to damage assessors, lawyers, IT service providers as well as other similar persons to the extent necessary for the timely performance of contractual obligations towards the Service User;

3) to other members of the Renomia group to the extent that it is necessary for the effective management, administration and/or execution of services by the Insurance Broker.

It does not constitute a violation of the obligation to keep confidential information if the employees of the Insurance Broker or other persons engaged for the purpose of fulfilling the Insurance

posredovanju u osiguranju upoznaju sa ovim podacima.

Korisnik osiguranja prihvatanjem ovih Opštih uslova poslovanja oslobađa osiguravače od obaveze čuvanja poverljivih informacija prema Posredniku u osiguranju.

Posrednik u osiguranju prikuplja, obrađuje, čuva, koristi i dostavlja lične podatke neophodne za zaključenje ugovora o osiguranju i za likvidaciju šteta, odnosno isplatu ugovorenih iznosa koji proizlaze iz ugovora o osiguranju, u skladu sa zakonom kojim se uređuje osiguranje, zakonom kojim se uređuje zaštita podataka o ličnosti i drugim zakonima, odnosno propisima. Posrednik u osiguranju može obrazovati i voditi odgovarajuće registre podataka o Korisnicima usluga i štetnim događajima.

Posrednik u osiguranju može razmenjivati podatke o Korisnicima usluga i štetnim događajima u slučaju sumnje da postoji prevara u osiguranju.

Podaci o Korisnicima usluga i štetnim događajima čuvaju se deset godina posle otkaza ugovora o osiguranju, a u slučaju nastanka štetnog događaja, odnosno osiguranog slučaja – deset godina od utvrđivanja štete, odnosno ugovorenih iznosa. Posle isteka propisanih rokova, ovi podaci se brišu.

Detaljna pravila rukovanja podacima Korisnika usluga propisana su Pravilnikom o pružanju informacija za ugovarača osiguranja/osiguranika pre zaključenja ugovora o osiguranju i za vreme važenja tog ugovora, sadržini i načinu pružanja tih informacija i zaštiti podataka ugovarača osiguranja/osiguranika i dokumenata koji je dostupan na internet prezentaciji Posrednika u osiguranju (www.renomia.rs).

10. POSTUPAK REŠAVANJA PRIGOVORA

U slučaju povrede prava ili interesa u vezi sa radom Posrednika u osiguranju, odnosno ako je nezadovoljan pružanjem usluga društva,

Mediation Brokerage become familiar with this information.

By accepting these General Terms and Conditions, the Service User releases the insurance companies from the obligation to keep confidential information towards the Insurance Broker.

The Insurance Broker collects, processes, stores, uses and delivers personal data necessary for the conclusion of the Insurance Agreement and for the liquidation of damages, i.e. the payment of contracted amounts arising from the Insurance Agreement, in accordance with the law governing insurance, the law governing protection of personal data and other laws and regulations.

The Insurance Broker may establish and maintain appropriate registers of data on Service Users and adverse events.

The Insurance Broker may share information about Service Users and adverse events in case of suspected insurance fraud.

Data on Service Users and adverse events are stored for ten years after the cancellation of the Insurance Agreement, and in the event of the occurrence of an adverse event, i.e. the insured event - ten years from the determination of the damage, i.e. the contracted amounts. After the expiration of the prescribed deadlines, this data is deleted.

The detailed rules for handling data of Service Users are prescribed by the Rulebook on the provision of information for the policy holder/insurance beneficiary before the conclusion of the Insurance Agreement and during the validity of that Agreement, the content and method of providing that information and the protection of data of the policy holder/insurance beneficiary and documents, which is available on the website of the Insurance Broker (www.renomia.rs).

10. COMPLAINT RESOLUTION PROCEDURE

In case of violation of rights or interests related to the work of the Insurance Broker, i.e. if he is dissatisfied with the provision of the company's

Korisnik usluga može da podnese prigovor. Pravila podnošenja prigovora su uređena Pravilnikom o postupku podnošenja prigovora i odlučivanja o prigovorima korisnika usluga posredovanja u osiguranju, koji je dostupan na internet prezentaciji Posrednika u osiguranju.

Prigovor se podnosi u pismenoj formi, lično u poslovnim prostorijama Posrednika u osiguranju, na adresi: Matije Korvina 17, 24000 Subotica ili poštom na adresu: Matije Korvina 17, 24000 Subotica ili elektronskom poštom na imejl adresu: office@renomia.rs.

Prigovor treba da sadrži sledeće podatke i dokumentaciju: ime, prezime i adresu podnosioca prigovora ako je reč o fizičkom licu, odnosno poslovno ime i sedište pravnog lica i ime i prezime zakonskog zastupnika pravnog lica, odnosno ovlašćenog lica ako se prigovor podnosi u ime i za račun pravnog lica; razloge za prigovor i zahteve njegovog podnosioca; dokaze kojima se potkrepljuju navodi iz prigovora; datum podnošenja prigovora; potpis podnosioca prigovora, odnosno njegovog zastupnika ili punomoćnika, osim u slučaju da se prigovor podnosi u elektronskoj formi i punomoćje za zastupanje ako je prigovor podneo punomoćnik.

Posrednik u osiguranju je dužan da podnosiocu prigovora pismeno odgovori najkasnije u roku od 15 dana od dana prijema prigovora. Izuzetno, ako Posrednik u osiguranju ne može da dostavi odgovor u roku od 15 dana od dana prijema prigovora iz razloga koji ne zavise od njegove volje, taj rok može se produžiti za najviše 15 dana, o čemu Posrednik u osiguranju pismeno obaveštava Korisnika usluga u roku od 15 dana od dana prijema prigovora. Odgovor sadrži izjašnjenje na navode iz prigovora, uz obrazloženje, ocenu osnovanosti prigovora i potpis ovlašćenog lica.

Nadzor nad radom Posredniku u osiguranju vrši Narodna banka Srbije, Kralja Petra 12, 11000 Beograd, u sledećem postupku: Korisnik usluge posredovanja u osiguranju može podneti prigovor Narodnoj banci Srbije ako se pre toga

services, the Service User may file a complaint. The rules for submitting complaints are governed by the Rulebook on the procedure for submitting complaints and deciding on complaints by insurance mediation Service Users, which is available on the website of the Insurance Broker. The complaint is submitted in writing, personally at the business premises of the Insurance Broker, at the address: Matije Korvina Street, No. 17, 24000 Subotica or by mail to the address: Matije Korvina Street, No. 17, 24000 Subotica or by electronic mail at the email address: office@renomia.rs.

The complaint should contain the following data and documentation: name, surname and address of the complainant if it is a natural person, i.e. the business name and registered office of the legal person and the name and surname of the legal representative of the legal person, i.e. the authorized person if the complaint is submitted in the name and on behalf of the legal person; the reasons for the complaint and the requests of its applicant; evidence to support the allegations in the complaint; the date of filing the complaint; the signature of the complainant, that is, his representative or attorney, except in the case when the complaint is submitted in electronic form, and a Power of Attorney for representation if the complaint was submitted by an attorney.

The Insurance Broker is obliged to respond in writing to the complainant no later than 15 days after receiving the complaint. Exceptionally, if the Insurance Broker cannot provide an answer within 15 days from the date of receipt of the complaint for reasons beyond its control, that deadline may be extended by a maximum of 15 days, of which the Insurance Broker shall notify the Service User in writing within 15 days from the day of receipt of the complaint. The answer contains a statement on the allegations from the complaint, with an explanation, assessment of the merits of the complaint and the signature of the authorized person.

The work of the Insurance Broker is supervised by the National Bank of Serbia, Kralja Petra Street, No. 12, 11000 Belgrade, in the following procedure: The Service User of the insurance mediation can submit a complaint to the National

pismenim prigovorom obratio Posredniku u osiguranju i nije bilo zadovoljno njegovim odgovorom ili Posrednik u osiguranju nije pismeno odgovorio na taj prigovor u roku od 15 dana od dana prijema prigovora (izuzetno u roku od 30 dana). Prigovor Narodnoj banci Srbije podnosi se u pismenoj formi poštom ili elektronskom poštom na adresu za prijem elektronske pošte Narodne banke Srbije označenu na njenoj internet prezentaciji. Korisnik usluga uz prigovor upućen Narodnoj banci Srbije dostavlja i prigovor koji je dostavio Posredniku u osiguranju, njegov odgovor (ako ga je davalac dostavio) i dokumentaciju na osnovu koje se navodi iz prigovora Narodnoj banci Srbije mogu ceniti. Korisnik usluga može podneti prigovor Narodnoj banci Srbije u roku od šest meseci od dana prijema odgovora Posrednika u osiguranju ili protoka roka za njegovo dostavljanje.

Narodna banka Srbije Korisniku usluga dostavlja konačan odgovor najkasnije u roku od tri meseca od dana prijema prigovora, a u složenijim predmetima taj rok može se produžiti za najviše tri meseca, o čemu je Narodna banka Srbije dužna da Korisnika usluga pismeno obavesti pre isteka roka od tri meseca od dana prijema prigovora. Ako je Korisnik usluga nezadovoljan odgovorom Posrednika u osiguranju ili mu taj odgovor nije dostavljen u roku utvrđenom odlukom Narodne banke Srbije, sporni odnos između Korisnika usluga i Posrednika u osiguranju može se rešiti u postupku posredovanja, u skladu sa zakonom kojim se uređuje posredovanje u rešavanju sporova. Narodna banka Srbije sprovodi postupka posredovanja bez naknade, s tim što eventualne troškove koji mogu nastati u tom postupku strane same snose (troškovi putovanja, smeštaja, neplaćeno odsustvo s posla itd.)

11. OSTALE ODREDBE

Na sva pitanja koja nisu regulisana ugovorom o posredovanju u osiguranju primenjuju se

Bank of Serbia if he previously addressed the Insurance Broker with a written complaint and was not satisfied with his response, or the Insurance Broker did not respond to that complaint in writing within 15 days from the day of receipt of the complaint (exceptionally within of 30 days). Complaints to the National Bank of Serbia must be submitted in writing by mail or email to the email address of the National Bank of Serbia indicated on its website. In addition to the complaint addressed to the National Bank of Serbia, the Service User also submits the complaint submitted to the Insurance Broker, his response (if the provider has submitted it) and documentation on the basis of which the statements from the complaint to the National Bank of Serbia can be evaluated. The Service User can submit a complaint to the National Bank of Serbia within six months from the date of receipt of the Insurance Broker's response or the expiration of the deadline for its submission.

The National Bank of Serbia shall deliver a final answer to the Service User no later than three months from the date of receipt of the complaint, and in more complex cases that period may be extended by a maximum of three months, of which the National Bank of Serbia is obliged to inform the Service User in writing before the expiration of the three-month period from the date of receipt of the complaint. If the Service User is not satisfied with the Insurance Broker's response or that response has not been delivered to him within the time limit established by the decision of the National Bank of Serbia, the disputed relationship between the Service User and the Insurance Broker can be resolved in a mediation procedure, in accordance with the law regulating mediation in resolving disputes. The National Bank of Serbia conducts mediation procedures free of charge, with the fact that the parties themselves bear any costs that may arise in that procedure (travel, accommodation costs, unpaid leave from work, etc.)

11. OTHER PROVISIONS

Appropriate provisions of these General Terms and Conditions of Business, the Law on

odgovarajuće odredbe ovih Opštih uslova poslovanja, Zakona o obligacionim odnosima, Zakona o osiguranju, kao i svih drugih propisa Republike Srbije.

Posrednik u osiguranju zadržava pravo jednostrane izmene ovih Opštih uslova poslovanja. U tom slučaju, izmenjeni Opšti uslovi poslovanja će se primenjivati na ranije zaključene ugovore o posredovanju u osiguranju samo ako Korisnik usluga i Posrednik u osiguranju zaključenjem aneksa ugovora o posredovanju u osiguranju postignu o tome saglasnost.

Eventualne sporove koji bi mogli proisteći iz međusobnog poslovnog odnosa Korisnika usluga i Posrednika u osiguranju strane će rešavati sporazumno, a ukoliko u tome ne uspeju ugovaraju nadležnost stvarno nadležnog suda u Subotici.

Sve aktivnosti preduzete sa strane Posrednika u osiguranju, a koje su predviđene ovim Opštim uslovima poslovanja i ugovorom o posredovanju u osiguranju pružaju se od strane Posrednika u osiguranju isključivo za potrebe Korisnika usluga, a svi podaci, preporuke, ponude, izveštaji, stručna mišljenja, analize i druge informacije pružene od strane Posrednika u osiguranju u vezi sa njegovim uslugama služe isključivo potrebama Korisnika usluga.

Korisnik usluga prima k znanju da preporuke, izveštaji, stručna mišljenja i analize Posrednika u osiguranju predstavljaju predmete njegove intelektualne svojine koji se, bez izričite pismene saglasnosti Posrednika u osiguranju, ne mogu otkriti trećim licima, naročito ne osiguravačima i drugim posrednicima u osiguranju.

Obligations, the Law on Insurance, as well as all other regulations of the Republic of Serbia, apply to all issues that are not regulated by the Insurance Brokerage Agreement.

The Insurance Broker reserves the right to unilaterally change these General Terms and Conditions. In that case, the amended General Terms and Conditions of Business will apply to previously concluded Insurance Brokerage Agreements only if the Service User and the Insurance Broker reach an agreement on this by concluding an Annex to the Insurance Brokerage Agreement.

Any possible disputes that could arise from the mutual business relationship between the Service User and the Insurance Broker will be resolved amicably, and if they fail to do so, they will agree to the jurisdiction of the actually competent court in Subotica.

All activities undertaken by the Insurance Broker, which are provided for in these General Terms and Conditions of Business and the Insurance Brokerage Agreement, are provided by the Insurance Broker exclusively for the needs of the Service User, and all data, recommendations, offers, reports, expert opinions, analyses and other information provided by the Insurance Broker in connection with his services, serve exclusively the needs of the Service User.

The Service User acknowledges that the recommendations, reports, expert opinions and analyses of the Insurance Broker represent objects of his intellectual property which, without the express written consent of the Insurance Broker, cannot be disclosed to third parties, especially not to insurance companies and other insurance brokers.

Subotica, 18.02.2026.

RENOMIA DOO
ZA POSREDOVANJE U OSIGURANJU SUBOTICA /
RENOMIA LLC
FOR INSURANCE MEDIATION SUBOTICA

Ákos Barna (Akoš Barna), direktor / Director