

Licensing information

About Feather

Legal notice

The name “Feather” is a brand of the legal entity popsure Deutschland GmbH (“we”, “our” or “us”).

We are registered as a business in Germany. Our company address is Rotherstr. 18, 10245 Berlin. We are licensed as an insurance intermediary.

Dr. Robert Schumacher is our managing director.

We are accredited as per section 34d paragraph 1 of the German Trade and Industry Code (GewO).

Our registry no. is D-E6HJ-UVL9S-62.

Registry information: www.vermittlerregister.info

Registration office: DIHK | Deutscher Industrie- und Handelskammertag e.V, Breite Straße 29, 10178 Berlin

Regulatory supervision

We are supervised by the Industrie- und Handelskammer (IHK) in our capacity as a registered intermediary under section 34d of the German Trade and Industry Code (GewO). Where we act as a managing general agent (MGA) on behalf of an insurer, those outsourced activities are supervised by the Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin).

How we select products

We do not offer products from every insurer on the market. We work with a carefully selected number of insurance partners whose products we consider to offer the best value and coverage for our customers. Some of our products are exclusive and only available through Feather. A

current list of our insurance products is available at feather-insurance.com. The respective risk carrier responsible for a given product is mentioned on the terms and conditions of each insurance plan.

Because we work with a limited number of insurers and exclusive plans, our recommendations are based on this selection. We are not contractually obliged to conduct business exclusively with any one insurer.

How we provide advice

We focus on insurance products that are simple to understand and offer great value. Under German law, we are required to provide you with advice before you take out a policy. Here is how that works.

Understanding your needs. During the application process on our website or app, we ask you a targeted set of questions to understand your situation and sometimes coverage preferences. These questions collect basic risk information relevant to the product (for example, the size of your flat for household insurance, or your family situation for liability cover). For certain products, additional questions required by the risk carrier may also be part of the process.

Your options. Based on your answers, we present you with one or more coverage options from our product range, typically two to three plans with different levels of coverage. Where available, you can also customize elements such as your deductible or add optional extras. We generally recommend selecting the most comprehensive coverage available.

Limitations of our assessment. Our questions are designed to address the most common customer needs but cannot cover every individual circumstance. The options we present are based solely on the information you provide during the application process and are limited to the products available through our insurance partners. Where we identify that a product may not fully meet your specific needs, we will let you know where feasible. It remains your responsibility to review the coverage details, including the Insurance Product Information Document (IPID) and policy terms, and to assess whether they are appropriate for your situation.

Personal advice. At any point, you can request additional advice via chat, email, or video call. If you use this option, a separate record will supplement your advice record.

Waiver of advice. For certain products, where you choose to complete the application independently without a personal consultation, you may expressly waive your right to personalised advice. In such cases, we still provide product information to enable you to make an informed decision, and you will receive an advice record (Beratungsprotokoll) documenting your decision.

Every application generates an advice record that documents the process and is provided to you together with your policy documents.

Remuneration

For arranging and administering your insurance policy, we receive a commission from the underwriting insurance partner. The commission is included in your premium. We do not charge you any separate administration fees unless clearly and obviously specified as such. Our fully digital model means we keep paperwork to a minimum and overhead costs down, passing those savings onto our customers.

The amount of commission may vary depending on the insurer and product type. You may request further details about the commission applicable to your specific policy at any time by contacting us.

Ownership & independence

Neither Feather (popsure Deutschland GmbH) nor any of its shareholders holds 10% or more of the voting rights or capital of any insurance undertaking. Likewise, no insurance undertaking holds 10% or more of the voting rights or capital of Feather, whether directly or indirectly.

Product information documents

We provide a standardised Insurance Product Information Document (IPID) before you conclude your contract. The IPID summarises key information about the product including coverage, exclusions, and how to make a claim. Full policy terms and conditions are available on request and via your account on feather-insurance.com.

How to complain

If you are dissatisfied with our service, you can contact our complaints team at hello@feather-insurance.com. We will acknowledge your complaint within five business days and aim to provide a final response within four weeks.

If you are not satisfied with our response, you may refer your complaint to the relevant dispute resolution body. Please see the **Annex** of this document for the dispute resolution body in your country.

You may also use the European Commission's Online Dispute Resolution (ODR) platform at <https://ec.europa.eu/consumers/odr>.

Annex

Dispute Resolution Bodies across EU Member States

In accordance with the Insurance Distribution Directive (IDD, Directive (EU) 2016/97) and the EU Alternative Dispute Resolution Directive (2013/11/EU), consumers may contact the following country-specific dispute resolution bodies for insurance-related complaints.

Consumers may also use the European Commission's Online Dispute Resolution (ODR) platform at <https://ec.europa.eu/consumers/odr>.

Austria	
Versicherungsbeschwerdestelle	Insurance Complaints Body
Bundesministerium für Soziales, Gesundheit, Pflege und Konsumentenschutz, Stubenring 1, 1010 Wien	www.sozialministerium.at
Belgium	
Ombudsman des Assurances / Ombudsman van de Verzekeringen	Insurance Ombudsman
Square de Meéüs 35, 1000 Brussels	www.ombudsman-insurance.be
Bulgaria	
Комисия за финансов надзор	Financial Supervision Commission
16 Budapeshta Street, 1000 Sofia	www.fsc.bg
Croatia	
Pravobranitelj osiguranja (HUO)	Insurance Ombudsman, Croatian Insurance Bureau
Martićeva 71, HR-10000 Zagreb	www.huo.hr
Cyprus	

Γραφείο Χρηματοοικονομικού Επιτρόπου	Office of the Financial Commissioner
Kypranoros 15, 1st floor, 1061 Nicosia	www.financialombudsman.org.cy

Czech Republic

Kancelář Ombudsmana České asociace pojišťoven	Ombudsman of the Czech Insurance Association
Elišky Krásnohorské 135/7, 110 00 Prague 1	www.ombudsmancap.cz

Denmark

Ankenævnet for Forsikring	Insurance Complaints Board
Østergade 18, 2. sal, 1100 Copenhagen K	www.ankeforsikring.dk

Estonia

Eesti Kindlustusseltside Liit Lepitusorgan	Estonian Insurance Conciliation Body
Mustamäe tee 46, 10621 Tallinn	www.eksl.ee

Finland

FINE	Finnish Financial Ombudsman Bureau
Porkkalankatu 1, 00180 Helsinki	www.fine.fi

France

Le Médiateur de l'Assurance	The Insurance Mediator
TSA 50110, 75441 Paris Cedex 09	www.mediation-assurance.org

Germany

Versicherungsbundmann e.V.	Insurance Ombudsman
Postfach 08 06 32, 10006 Berlin	www.versicherungsbundmann.de
Ombudsmann Private Kranken- und Pflegeversicherung	Ombudsman for Private Health and Long-term Care Insurance
Postfach 06 02 22, 10052 Berlin	www.pkv-ombudsmann.de

Greece

Συνήγορος του Καταναλωτή	Hellenic Consumers' Ombudsman
144 Alexandras Avenue, 11471 Athens	www.synigoroskatanaloti.gr

Hungary

Pénzügyi Békéltető Testület (MNB)	Financial Arbitration Board (Central Bank of Hungary)
Krisztina körút 39, 1013 Budapest	www.mnb.hu

Ireland

Financial Services and Pensions Ombudsman (FSPO)	Financial Services and Pensions Ombudsman
Lincoln House, Lincoln Place, Dublin 2, D02 VH29	www.fspo.ie

Italy

IVASS / Arbitro per le Assicurazioni (AAS)	Insurance Supervisory Authority / Insurance Arbitrator
Via del Quirinale 21, 00187 Rome	www.ivass.it

Latvia

Latvijas Apdrošinātāju Asociācijas Ombudsmans	Ombudsman of the Latvian Association of Insurers
Lomonosova iela 9-10, Rīga, LV-1019	www.laa.lv

Lithuania

Lietuvos Bankas	Bank of Lithuania (Dispute Resolution)
Žalgirio str. 90, 09303 Vilnius	www.lb.lt

Luxembourg

Médiateur en Assurance (ACA)	Insurance Mediator
Association des Compagnies d'Assurances, B.P. 448, L-2014 Luxembourg	www.aca.lu

Malta

Office of the Arbiter for Financial Services (OAFS)	Arbiter for Financial Services
Regional Road, Msida MSD 1920	www.financialarbiter.org.mt

Netherlands

Kifid (Klachteninstituut Financiële Diensten)	Financial Services Complaints Institute
Postbus 93257, 2509 AG Den Haag	www.kifid.nl

Poland

Rzecznik Finansowy	Financial Ombudsman
Al. Jerozolimskie 87, 02-001 Warsaw	www.rf.gov.pl

Portugal

CIMPAS	Centre for Insurance Information, Mediation and Arbitration
Av. Fontes Pereira de Melo nº 11, 9º Esq., 1050-115 Lisbon	www.cimpas.pt

Romania

SAL-FIN	Alternative Dispute Resolution Entity for Non-Banking Financial Services
Splaiul Independenței no. 15, Sector 5, Bucharest	www.salfin.ro

Slovakia

Poist'ovací ombudsman SLASPO	Insurance Ombudsman
Bajkalská 19B, 821 01 Bratislava	www.poistovaciombudsman.sk

Slovenia

Mediation Centre of the Slovenian Insurance Association	Mediation Centre of the Slovenian Insurance Association
Železna cesta 14, 1000 Ljubljana	www.zav-zdruzenje.si

Spain

Defensor del Cliente (Asegurado)	Insurance Customer Ombudsman
c/ Velázquez 80, 1º Dcha, 28001 Madrid	www.dgsfp.mineco.es

Sweden	
Allmänna Reklamationsnämnden (ARN)	National Board for Consumer Complaints
Box 174, 101 23 Stockholm	www.arn.se

This annex is provided for informational purposes and may be subject to change. For the most up-to-date information, consumers may also consult the European Commission's FIN-NET network at finance.ec.europa.eu or the ODR platform at ec.europa.eu/consumers/odr.