

## **[Poland]**

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### **For insurance undertakings**

General good provisions regulating insurance distribution in addition to those set out in the Insurance Distribution Directive (Article 11(2))

### **Information requirements and conduct of business rules**

<b>IDD Article</b>	<b>Specific national legislative provision(s)</b>	<b>FoS</b>	<b>FoE</b>
Article 17: General principle	N/A		
Article 18: General information provided by the insurance intermediary or insurance undertaking	Article 25, Act of 11 September 2015 on the business of insurance and reinsurance Article 23, Act of 15 December 2017 on insurance distribution	x	x
Article 19: Conflicts of interest and transparency	N/A		

Article 20: Advice, and standards for sales where no advice is given	N/A		
Article 21: Information provided by ancillary insurance intermediaries	N/A		
Article 22: Information exemptions and flexibility clause	N/A		
Article 23: Information conditions	N/A		
Article 24: Cross-selling	N/A		
Article 25: Product oversight and governance requirements	N/A		
<b>Additional requirements in relation to insurance-based investment products</b>			
<b>IDD Article</b>	<b>Specific national legislative provision(s)</b>	<b>FoS</b>	<b>FoE</b>
Article 26: Scope of additional requirements	N/A		
Article 27: Prevention of conflicts of interest	N/A		

Article 28: Conflicts of interest	N/A		
Article 29: Information to customers	Article 22, Act of 11 September 2015 on the business of insurance and reinsurance Article 23, Act of 15 December 2017 on insurance distribution	x	x
Article 30: Assessment of suitability and appropriateness and reporting to customers	Article 21, Act of 11 September 2015 on the business of insurance and reinsurance	x	x
<b>Scope, registration and organisational requirements</b>			
<b>IDD Article</b>	<b>Specific national legislative provision(s)</b>	<b>FoS</b>	<b>FoE</b>
Article 1: Scope	N/A		
	N/A		
Article 2: Definitions	N/A		
Article 3: Registration	N/A		

Article 10: Professional and organisational requirements	N/A		
Article 14: Complaints	Articles 3-10, Act of 5 August 2015 on complaints handling by financial market entities, on the Financial Ombudsman and on Financial Education Fund  Article 16, Act of 15 December 2017 on insurance distribution	x	x
<b>Other themes</b>			
<b>IDD Article</b>	<b>Specific national legislative provision(s)</b>	<b>FoS</b>	<b>FoE</b>
Not applicable			
General good provisions referred to in Article 180 of Solvency II			
<b>Solvency II Article</b>	<b>Specific national legislative provision(s)</b>	<b>FoS</b>	<b>FoE</b>
Not applicable	Articles 15 – 19, Act of 11 September 2015 on the business of insurance and reinsurance Articles 22-25 , Act of 11 September 2015 on the business of insurance and reinsurance	<b>x</b>	<b>x</b>
Article 184	Article 215, Act of 11 September 2015 on the business of insurance and reinsurance	<b>x</b>	<b>x</b>
Article 185	Article 20, Act of 11 September 2015 on the business of insurance and reinsurance Article 7, Act of 15 December 2017 on insurance distribution  Article 7(1), Act of 7 October 1999 on the Polish language	<b>x</b>	<b>x</b>
Article 186	Article 812 § 4, Act of 23 April 1964 – Civil Code	<b>x</b>	<b>x</b>

	Article 26, Act of 11 September 2015 on the business of insurance and reinsurance  Article 40, Act of 30 May 2014 on consumer rights		
Other general good provisions (not related to IDD and Solvency II), such as money-laundering and taxation provisions, which are relevant for insurance distributors doing cross-border business			
<b>Underlying Article from EU legislation, if applicable</b>	<b>Specific national legislative provision(s) and or links to the relevant websites of the Ministries where further information on the rules can be found</b>	<b>FoS</b>	<b>FoE</b>
Directive 2009/103/EC of The European Parliament And of The Council of 16 September 2009	Chapters 1 and 2 — in particular Articles: 5, 5a, 6, 8, 12(2), 14, 22a, 28, 28a, 30 and 34a, Act of 22 May 2003 on compulsory insurance, the Insurance Guarantee Fund and the Polish Bureau for Motor Insurance.  Article 97, Act of 22 May 2003 on compulsory insurance, the Insurance Guarantee Fund and the Polish Bureau for Motor Insurance.	<b>x</b>	<b>x</b>
N/A	More information about doing business in Poland can be found on  <a href="https://www.biznes.gov.pl/en">https://www.biznes.gov.pl/en</a>  <a href="https://www.biznes.gov.pl/en/firma/doing-business-in-poland">https://www.biznes.gov.pl/en/firma/doing-business-in-poland</a>  <a href="https://www.biznes.gov.pl/pl/firma/cudzoziemcy/chce-prowadzic-biznes-w-polsce/zasady-prowadzenia-dzialalnosci-gospodarczej-w-polsce-przez-cudzoziemcow">https://www.biznes.gov.pl/pl/firma/cudzoziemcy/chce-prowadzic-biznes-w-polsce/zasady-prowadzenia-dzialalnosci-gospodarczej-w-polsce-przez-cudzoziemcow</a>		

**For insurance intermediaries**

General good provisions regulating insurance distribution in addition to those set out in the Insurance Distribution Directive (Article 11(2))

**Information requirements and conduct of business rules**

<b>IDD Article</b>	<b>Specific national legislative provision(s)</b>	<b>FoS</b>	<b>FoE</b>
Article 17: General principle	N/A		
Article 18: General information provided by the insurance intermediary or insurance undertaking	Article 22, Act of 15 December 2017 on insurance distribution Article 32, Act of 15 December 2017 on insurance distribution	x	x
Article 19: Conflicts of interest and transparency	N/A		
Article 20: Advice, and standards for sales where no advice is given	Article 32, Act of 15 December 2017 on insurance distribution	x	x
Article 21: Information provided by ancillary insurance intermediaries	Article 22, Act of 15 December 2017 on insurance distribution	x	x
Article 22: Information exemptions and flexibility clause	N/A		

Article 23: Information conditions	N/A		
Article 24: Cross-selling	N/A		
Article 25: Product oversight and governance requirements	N/A		
<b>Additional requirements in relation to insurance-based investment products</b>			
<b>IDD Article</b>	<b>Specific national legislative provision(s)</b>	<b>FoS</b>	<b>FoE</b>
Article 26: Scope of additional requirements	N/A		
Article 27: Prevention of conflicts of interest	N/A		
	N/A		
Article 28: Conflicts of interest	N/A		
Article 29: Information to customers	Article 22 , Act of 15 December 2017 on insurance distribution Article 32 , Act of 15 December 2017 on insurance distribution	x	x
Article 30: Assessment of suitability and appropriateness and reporting to customers	Article 21, Act of 11 September 2015 on the business of insurance and reinsurance	x	x
	N/A		

**Scope, registration and organisational requirements**

<b>IDD Article</b>			
Article 1: Scope	N/A		
Article 2: Definitions	N/A		
Article 3: Registration	N/A		
Article 10: Professional and organisational requirements	N/A		
Article 14: Complaints	Articles 3-10, Act of 5 August 2015 on complaints handling by financial market entities, on the Financial Ombudsman and on Financial Education Fund  Article 16, Act of 15 December 2017 on insurance distribution	x	x

**Other themes**

<b>IDD Article</b>	<b>Specific national legislative provision(s)</b>	<b>FoS</b>	<b>FoE</b>
Non applicable	Articles 25, 30 and 42, Act of 15 December 2017 on insurance distribution	x	x

General good provisions referred to in Article 180 of Solvency II

<b>Solvency II Article</b>	<b>Specific national legislative provision(s)</b>	<b>FoS</b>	<b>FoE</b>
Non applicable	Article 18, Act of 11 September 2015 on the business of insurance and reinsurance		



	Article 19, Act of 11 September 2015 on the business of insurance and reinsurance		
Other general good provisions (not related to IDD and Solvency II), such as money-laundering and taxation provisions, which are relevant for insurance distributors doing cross-border business			
<b>Underlying Article from EU legislation, if applicable</b>	<b>Specific national legislative provision(s) and or links to the relevant websites of the Ministries where further information on the rules can be found</b>	<b>FoS</b>	<b>FoE</b>
N/A	<p>More information about doing business in Poland can be found on</p> <p><a href="https://www.biznes.gov.pl/en">https://www.biznes.gov.pl/en</a></p> <p><a href="https://www.biznes.gov.pl/en/firma/doing-business-in-poland">https://www.biznes.gov.pl/en/firma/doing-business-in-poland</a></p> <p><a href="https://www.biznes.gov.pl/pl/firma/cudzoziemcy/chce-prowadzic-biznes-w-polsce/zasady-prowadzenia-dzialalnosci-gospodarczej-w-polsce-przez-cudzoziemcow">https://www.biznes.gov.pl/pl/firma/cudzoziemcy/chce-prowadzic-biznes-w-polsce/zasady-prowadzenia-dzialalnosci-gospodarczej-w-polsce-przez-cudzoziemcow</a></p>		