

Complaint submission and consideration procedure

If there are any disagreement within our cooperation and if You like to express a complaint related to insurance services rendered by BTA, You can familiarize yourself with the procedure for submitting and consideration complaints below.

Complaint can be submitted by

- A person, who has an intent to conclude an insurance contract (insurance applicant)
- A policyholder
- An insured or a person, entitled to insurance indemnity
- An authorized representative of the aforementioned persons

Ways of submitting a complaint

- To send the information via bta@bta.lv
- To call BTA Customer Support Service via telephone 26 12 12 12
- To send a letter by mail: Sporta iela 11, Rīga, LV-1013
- To submit a written complaint in person in any Customer support center of BTA

Complaint should provide

- An applicant's data: for a natural person – name, surname, personal number; legal entity – name, registration number
- The record (essence) of the complaint formulated clearly, if available, including number of insurance claim case or policy
- Complainant's request for claim satisfaction
- Preferred response type – verbally, in writing or by e-mail, specifying the relevant contact information – phone number, address or email address

Providing of an answer

- BTA shall consider all the complaints accepted free of charge
- Response shall only be provided to complaints, which have the complainant's data indicated clearly
- Response shall be provided within 20 days. In case a longer period is required to prepare a response, information will be provided about the need for an extension of the response deadline
- If the expected way of receiving the answer is not indicated by complainant, then the answer is given in the same way as the complaint was submitted. Answers containing personal data are provided in a way that ensures the protection of personal data
- BTA shall provide response in Latvian or upon mutual agreement with the complainant – response may be provided in English or Russian

In case the response provided by BTA to a complaint is unsatisfying, You are entitled to address the following institutions with a letter of application

- To the Motor Insurers' Bureau of Latvia (MIBL) – on Motor Third Party Liability (MTPL) insurance
- To the Consumer Rights Protection Centre (CRPC) – on Infringement of consumer right
- To the Ombudsman of Latvian Insurers Association (LIA)

Ombudsman reviews complaints of natural persons regarding decisions made by insurance companies in the insurance claim cases:

- in private accident, assistance (travel) and health insurance in case the amount of insurance indemnity does not exceed EUR 10 000
- in Motor Own Damage (CASCO) insurance in case the amount of insurance indemnity does not exceed EUR 50 000
- in property insurance in case the amount of insurance indemnity does not exceed EUR 200 000
- in general civil liability insurance (except professional civil liability) in case the amount of insurance indemnity does not exceed EUR 10 000

In addition to the above-mentioned, there are other prerequisites for complaint acceptance and consideration by Ombudsman, the prerequisites are provided for in Ombudsman By-Laws available on the website of the LIA www.laa.lv

- A Consumer, who has concluded an insurance contract online, enjoys an opportunity to submit an application via Online Dispute Resolution platform <http://ec.europa.eu/odr>
- Financial Capital and Market Commission is BTA supervising institution