

If you are our Client (a person, who has an intent to conclude an insurance contract (insurance applicant), policyholder, insured or a person, entitled to insurance indemnity or an authorized representative of the aforementioned persons) and there are any disagreement within cooperation with BTA and if You like to express a complaint related to insurance services rendered by us, we encourage You to use any of the communication means below:

- You may fill in the complaint template available in our website www.bta.lv;
- send the information via **bta@bta.lv**;
- send a letter by mail: Sporta iela 11, Rīga, LV-1013;
- submit a complaint in writing in person in any company unit of BTA;
- call BTA Customer Support Service via **telephone 26 12 12 12**.

Complaint should provide:

- Applicant's data: for a natural person – name, surname, personal number, postal address, e-mail address, contact telephone number, and for legal entity – name, legal address, reg. number, contact person and e-mail;
- The record (essence) of the complaint formulated clearly, if available, including type of insurance and policy number;
- The claim of the complainant to satisfy the complaint;
- Preferred response type – orally, in writing or by e-mail (in case no preferred response type is indicated, then response shall be provided the same way the complaint was submitted. Response containing personal data shall be provided in such a way to ensure personal data protection);
- Complainant's signature (whenever applicable).

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 (name, surname/name, address).

We shall consider Your complaint as soon as possible and provide a response within 15 business days. In case a longer period is required to prepare a response, You will be notified thereof.

BTA shall provide response in the Latvian language or upon mutual agreement with the complainant – response may be provided in the English or Russian languages.

In case the response provided by BTA to a complaint is unsatisfying and concern remains that an infringement of Your rights or legitimate interest occurred, You are entitled to address the following institutions with a letter of application:

1. On Motor Third Party Liability (OCTA) insurance - to Motor Insurers' Bureau of Latvia (MIBL), address: Lomonosova iela 9, Rīga LV – 1019;
2. On Infringement of consumer rights – to Consumer Rights Protection Centre (CRPC), address: Brīvības iela 55, Rīga, LV – 1010;
3. To Ombudsman of Latvian Insurers Association, address: Lomonosova iela 9-16, Rīga LV – 1019.
Ombudsman reviews complaints by natural persons regarding a decision made by BTA on insurance indemnity disbursement or a rejection to disburse the indemnity:
 - in private accident, assistance (travel) and health insurance in case the amount of insurance indemnity does not exceed EUR 10 000;
 - in property insurance in case the amount of insurance indemnity does not exceed EUR 200 000;
 - in Motor Own Damage (CASCO) insurance in case the amount of insurance indemnity does not exceed EUR 50 000;
 - 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 Latvian Insurers Association www.laa.lv.

A Consumer, who has conclude an insurance contract inline, 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, address: Kungu iela 1, Rīga, LV-1050, www.fktk.lv