



BALCIA INSURANCE SE

COMPLAINT AND SUGGESTION ADMINISTRATION PROCEDURE

COMPLAINTS AND SUGGESTIONS

You have the right to contact Balcia Insurance SE with suggestions or complaints about the insurance products, service or indemnity costs provided by Balcia Insurance SE.

Suggestions may be submitted

In any way convenient for You. Balcia Insurance SE, with respect and fair treatment, shall respond to You the same way the suggestion was received, unless You have specifically indicated that You do not wish to receive a reply.

The complaints may be submitted

- by writing an e-mail to: balcia@balcia.lv
- by calling (+371) 206 82 222;
- by sending it by post or submitting a complaint to the head office of Balcia Insurance SE, 63 at K. Valdemāra street Riga, LV-1142, or to any branch or representative office of Balcia Insurance SE;
- by sending an application using the Balcia Insurance SE website www.balcia.lv.

! Everyone has the right to lodge a complaint with Balcia Insurance SE free of charge.

The complaint must contain:

- full name (for a legal person - name);
- telephone number;
- e-mail or residential address (for a legal person - name);
- the circumstances and substance of the case;
- preferred way of replying (if the preferred way is not indicated, the reply is given in the same way as the complaint received).

You have the right to file a complaint in English, Latvian or the language of the country where you received or plan to receive insurance services offered by Balcia Insurance SE.

A response to your complaint will be provided in writing, within a reasonable time, but no later than 20 days from the date the complaint was received by Balcia Insurance SE. The answer may also be given in the longer term if the case is complex and that is permitted by the applicable laws and regulations.

Additional information on complaint reviews

Also available on the Lithuania, France, Poland and Germany branch websites.

Company Code 304498010

T: +370 5 200 0630

E: info@balcia.lt

www.balcia.lt

Balcia Insurance SE | France

86 rue Anatole France, 92300 Levallois-Perret, France

R.C.S. Nanterre 797 882 016

SIRET 797 882 016 00034

T: +33 (0) 1 75 33 40 89

E: info@balcia.fr

www.balcia.fr

Balcia Insurance SE | Poland

136 Al. Jerozolimskie, 02-305 Warszawa, Poland

NIP 108-001-65-34

REGON 147065333

T: +48 22 270 31 00

E: info@balcia.pl

www.balcia.pl

Balcia Insurance SE | Germany

Senefelder Str. 17, 63322 Rödermark, Germany

T: +49 (0) 06074 91765 0

F: +49 (0) 06074 91765 01

E: info@balcia.de

www.balcia.de

If you are still dissatisfied after the complaint has been reviewed and receiving a response, you have the right to apply to the Consumer Rights Protection Center (www.ptac.gov.lv) or a court in accordance with the applicable laws and regulations for the protection of Your interests.

Supervisory authorities

Lithuania

Bank of Lithuania (Lietuvos Bankas): www.lb.lt

Motor Insurers' Bureau of the Republic of Lithuania (Lietuvos Respublikos transporto priemonių draudikų biuras): www.cab.lt

Latvia

The Financial and Capital Market Commission (Finanšu un Kapitāla tirgus komisija): www.fktk.lv

France

Autorité de Contrôle Prudentiel et de Résolution: acpr.banque-france.fr

Poland

Polish Financial Supervisory Authority (Komisja Nadzoru Finansowego): www.knf.gov.pl

Germany

Federal Financial Supervisory Authority (Bundesanstalt für
Finanzdienstleistungsaufsicht): www.bafin.de