

Client complaint handling procedure

Marine Insurance Services

COMPLAINT INFORMATION	The date of complaint, the complainant, addressee of the complaint, the facts, reasoning, the complainant's signature and transcript of signature.
COMPLAINT HANDLING FEE	Complaint handling is free of charge.
CONTACT INFORMATION	<p>Marine Insurance Services SIA address: 4A Baznicas Street, Riga, LV-1010, Latvia. Consultations on complaint submission and handling issues are being provided by Andrejs Radionovs, tel. no.: +371 67 830 730, email: andrejs@marineinsurance.lv.</p> <p>Marine Insurance Services branch office in Estonia address: 7 - AP4 Lahepea, Tallinn, 10617, Estonia. Consultations on complaint submission and handling issues are being provided by Aivar Reinaas, tel. no.: +372 698 01 53, email: aivar@marineservices.ee.</p>
SUBMISSION OF COMPLAINT	Complainant is free to submit a complaint personally at the address of the place where the services are being provided by Marine Insurance Services, or by sending a complaint by post.
COMPLAINT HANDLING PROCESS	<p>The following complaint handling process applies:</p> <ol style="list-style-type: none"> a. after receiving a complaint, person responsible for handling complaints, examines its contents and requires an explanation, additional information and/or documents from the employee who has been involved in brokering services in respect of which the complaint has been received and if necessary, requests additional information from other employees in order to obtain complete and objective information about the circumstances that have led to the complaint; b. if necessary, an independent expert can be invited and asked in order to receive his/her opinion or to receive written statement; c. in case contents of the complaint are not clear enough, or documents are missing, or the complaint is incomplete, an answer to the complainant is sent, mentioning the flaws; d. after having collected all the necessary information, person responsible for handling complaints, impartially and with

	<p>justice, within his/her competence and legal powers evaluates all known facts, all opinions, determines and evaluates the causes of the complaint;</p> <p>e. person responsible for handling complaints provides a reasoned reply to the complainant within the time limits and in order stated by this procedure;</p> <p>f. if the complaint has been found grounded, person responsible for complaint handling identifies flaws in services provided by Marine Insurance Services and takes measures to address the causes of the complaint:</p> <ul style="list-style-type: none"> i. identifies the circumstances of the complaint; ii. defines the actions to be taken to eliminate the causes of the complaint in future; iii. appoints person responsible, sets the time-limits and controls sticking to them.
<p>COMPLAINT EXAMINATION TIME LIMITS</p>	<p>Complaints are being reviewed by Marine Insurance Services within 30 (thirty) days of receipt of complaint. If, for objective reasons one month time limit cannot be met, the time limit for processing complaint may be extended for a period not exceeding four months from the date of filing complaint. Marine Insurance Services sends a reasoned notice on extension to the complainant, specifying the new time limit. The notice on extension is sent to the complainant by registered mail with a proof of delivery. Reasoned reply to complaint shall be prepared in writing. The reply is communicated to the complainant by registered mail with a proof of delivery.</p>
<p>MARINE INSURANCE SERVICES SUPERVISORY AUTHORITY</p>	<p>Marine Insurance Services supervisory authority is Financial and Capital Market Commission.</p> <p>The complainant is entitled to file a complaint to the Financial and Capital Market Commission.</p>