

CLIENT COMPLAINT HANDLING PROCEDURE

MARINE INSURANCE SERVICES

MINIMUM INFORMATION TO BE PROVIDED IN THE COMPLAINT	1. For a natural person - name, surname and information which allows one to clearly identify this person and for a legal entity - name and registration number; 2. particular Employee regarding whose activity in the distribution of insurance and reinsurance the Complaint has been submitted; 3. justification of dissatisfaction with a particular Employee's activities of insurance or reinsurance distribution by giving as detailed a description of the facts as possible, providing the reasons for the dissatisfaction and adding documents substantiating the reasons for the dissatisfaction to the Complaint; 4. if the Complaint is submitted in writing, the personal signature of the Complainant if a natural person, and in the case of a legal entity - personal signature, name, surname and position of its representative, if the Complaint is signed by an authorised person - original of the authorisation must be added to the Complaint.
FEE FOR REVIEWING OF THE COMPLAINT	Reviewing of the Complaint is free of charge.
PERSON TO WHOM THE COMPLAINT SHALL BE ADDRESSED	Person responsible for handling Complaints in Marine Insurance Services SIA — Andrejs Radionovs. Person responsible for handling Complaints in Marine Insurance Services SIA branch office in Estonia — Aivar Reinaas. Person responsible for handling Complaints in Marine Insurance Services SIA branch office in Spain — Juris Začs.
SUBMISSION TYPE OF COMPLAINT	The Complaint may be submitted in paper by mail or by submitting it in person at the address of Marine Insurance Services — 4A Baznīcas Street, Riga, LV-1010, Latvia, or at the address of Marine Insurance Services branch office in Estonia — 13 Valge, Tallinn, 11415, Estonia, or at the address of Marine Insurance Services branch office in Spain — Maestra Angeles Azpiazu No. 14, Business Center "Smart Work Plaza", 29640, Malaga, Spain. The Complaint may be submitted electronically by sending it to the e-mail of Marine Insurance Services: • andrejs@marineinsurance.lv (Latvia) or • aivar@marineservices.ee (Estonia), or • juris@serviosmarinos.es (Spain). The Complaint may also be submitted verbally by contacting the Person responsible for reviewing claims by phone: • +371 67 830 730 (Latvia) or • +372 698 01 53 (Estonia), or • +34 951 82 00 17 (Spain) or in person.

PERSON REVIEWING THE COMPLAINT	Person responsible for handling complaints in Marine Insurance Services is Andrejs Radionovs, and all Complaints submitted to Marine Insurance Services should be addressed to him; Person responsible for handling complaints in Marine Insurance Services branch office in Estonia is Aivar Reinaas, and all Complaints submitted to Marine Insurance Services branch office in Estonia should be addressed to him; Person responsible for handling complaints in Marine Insurance Services branch office in Spain is Juris Zacs, and all Complaints submitted to Marine Insurance Services branch office in Spain should be addressed to him. If the Complaint is filed about the Employee who is the Person responsible for handling Complaints, all responsibilities of the Person responsible for handling Complaints set out in this document with respect to such Complaint shall be performed by another person appointed by the board of Marine Insurance Services to handle the particular Complaint. If the Complaint is submitted about a member of the board of Marine Insurance Services, this board member shall not participate in the decision making related to handling the Complaint.
COMPLAINT REVIEW DEADLINES	The Person responsible for handling Complaints shall review the Complaint and provide a response to the Complainant within 20 days of the Complaint being submitted, but, if this is impossible due to objective reasons, provide reasonable information on the necessity for an extension of the response and a reasonable time for when the response will be provided.
SUPERVISORY AUTHORITY OF MARINE INSURANCE SERVICES	Supervisory authority of Marine Insurance Services is Latvijas Banka, address: 2a K. Valdemara Street, Riga, LV-1050, e-mail: info@bank.lv, website: www.bank.lv.
WHERE ELSE TO SUBMIT A COMPLAINT	The Complainant's dispute with Marine Insurance Services may also be submitted to the institution (Ombudsman) established by the Latvian Professional Insurance Brokers Association or the Company's supervisory authority, Latvijas Banka, address: 2a K. Valdemara Street, Riga, LV-1050, e-mail: info@bank.lv, website: www.bank.lv (Latvia) or Finantsinspektion, address: 4 Sakala, 15030 Tallinn, Estonia, e-mail: info@fi.ee, website: www.fi.ee (Estonia), or Dirección General de Seguros y Fondos de Pensiones, address: Avenida del General Perón, 38, 28020 Madrid, Spain, e-mail: incidenciasdec@mineco.es, website: www.dgsfp.mineco.es (Spain).

APPROVED

by order No. 1 of 26.08.2026.

IN FORCE

from 27.08.2026.