

# INFORMATION TO BE PROVIDED TO THE CUSTOMER BEFORE CONCLUDING THE INSURANCE CONTRACT

(in accordance with the fulfillment of the requirements of the Law on Distribution of Insurance and Reinsurance)

## INSURANCE SERVICE PROVIDER:

### Compensa Vienna Insurance Group ADB Latvian branch

Registration number: 40103942087

Home country: Latvija

Legal address: Vienības gatve 87H, Rīga, LV-1004, Latvia

E-mail: [info@compensa.lv](mailto:info@compensa.lv)

Phone number: 8888

Web site: [www.compensa.lv](http://www.compensa.lv)

## I INSURANCE EMPLOYEE'S REMUNERATION FOR THE SPECIFIC INSURANCE CONTRACT OFFERED

The employee of Compensa Vienna Insurance Group ADB Latvian branch shall receive a compensation from Compensa Vienna Insurance Group ADB Latvian branch for distribution of insurance, including this insurance contract, in the form of labour payment.

## II RECOMMENDATION ON INSURANCE PRODUCTS SOLD

On the basis of the information provided by you, Compensa Vienna Insurance Group ADB Latvian branch has established and assessed your requirements and needs and makes the insurance proposal, which is prepared in a way to comply with your requirements and needs, besides Compensa Vienna Insurance Group ADB Latvian branch has insurance products that are offered as a standard insurance product, but the insurer does not provide recommendations.

## III OUT-OF-COURT HANDLING OF COMPLAINTS AND DISPUTES

The procedure for out-of-court handling of possible complaints and disputes between you and the Compensa Vienna Insurance Group ADB Latvian branch can be found on the website of Compensa Vienna Insurance Group ADB Latvian branch in the Complaint handling procedure section – <https://www.compensa.lv/dispute-resolution-3/>

## IV APPLICABLE LAW

The regulatory acts of the Republic of Latvia will be applied to the regulation of the contractual relations arising from the insurance contract, except if the parties to the insurance contract agree on the application of the regulatory acts of another country.

## V STANDARDIZED INFORMATION DOCUMENT FOR THE INSURANCE PRODUCT

Standardized information documents for the insurance products are placed on the website of Compensa Vienna Insurance Group ADB Latvian branch, when selecting the necessary section for Private Persons or Companies with each type of insurance.

## VI INFORMATION TO BE PROVIDED TO THE CUSTOMER AND TYPE OF PROVISION

### OF STANDARDIZED INFORMATION DOCUMENT FOR THE INSURANCE PRODUCT BEFORE CONCLUSION OF THE INSURANCE CONTRACT

The policyholder or the Customer is hereby informed that the information to be provided to the Customer before the conclusion of the insurance contract and the standardized information document for the insurance products will not be issued in paper format, unless the Customer makes a separate request (we issue in the paper format in the presence at the customer service offices). The standardized information document for the insurance product is available on the insurer's website, and the standardized information document for the insurance product will be sent to the customer's specified e-mail address that you will provide.

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