

Insurance Agent Information Document

Information to be provided to the Client before conclusion of an insurance contract

(in accordance with the requirements of the Insurance and Reinsurance Distribution Law of Republic of Latvia)

Insurance intermediary (Agent):

Primend SIA

Registration No.: 40203210749
Address: Skanstes iela 25, Rīga, LV-1013
Telephone: +371 6778 8007
E-mail: info@primend.lv
Website: primend.lv

Primend SIA may also distribute insurance products to legal entities in Lithuania and Estonia. UAB Primend in Lithuania (registration No. 305660180, address: V. Gerulaičio str. 10, Vilnius 08200) and Primend OÜ in Estonia (registry code 2621569, Lõõtsa tn 12, Lasnamäe linnaosa, Tallinn, Harju maakond, 11415) perform administrative functions only, such as document processing, customer support or complaint administration.

Insurer represented by the Agent:

"Compensa Vienna Insurance Group" ADB Latvijas filiāle

Registration No.: 40103942087
Address: Vienības gatve 87H, Rīga, LV-1004
Telephone: +371 6755 8888
E-mail: info@compensa.lv
Website: www.compensa.lv

The Insurer is entitled to provide services not only in Latvia but also in Lithuania and Estonia under the freedom to provide services (FOS – Freedom of Services) principle and procedure governed by the [Insurance and Reinsurance Distribution Law](#) of Republic of Latvia.

I Remuneration of the insurance intermediary for the specific insurance contract offered

For insurance distribution, including the insurance contract concluded, the Agent receives remuneration from the Latvian branch of "Compensa Vienna Insurance Group" ADB in the form of an insurance commission, which is already included in the insurance premium. The Client is not required to make any other additional payments.

II Recommendation regarding the insurance products sold

Based on the type of principal service offered by the Agent and the most common client needs, the Insurer has specially developed an insurance product and offers standard insurance products; however, neither the Insurer nor the Agent provides recommendations.

III Out-of-court handling of complaints and disputes

The procedure for the out-of-court handling of possible complaints and disputes between clients and the Latvian branch of "Compensa Vienna Insurance Group" ADB concerning an insurance service is available in the Complaints Handling Procedure section of the Insurer's website: www.compensa.lv/dispute-resolution/. The procedure for the out-of-court handling of possible complaints and disputes between clients and the Agent is available on the Agent's website.

IV Applicable law

[The Insurance and Reinsurance Distribution Law](#), [the Insurance Contract Law](#), [the Civil Law](#) and other laws and regulations of the Republic of Latvia shall apply to contractual relations arising from the insurance contract, unless the parties agree in the insurance contract that the laws and regulations of another country shall apply.

V Insurance Product Information Document

The Insurance Product Information Documents are available on the website of the Latvian branch of "Compensa Vienna Insurance Group" ADB and on the Agent's website, and are provided to the Client electronically when the insurance contract is concluded.

VI Method of providing precontractual information and the Insurance Product Information Document to the Client

The Policyholder, or the Client, is hereby informed that the precontractual information and the Insurance Product Information Document are not provided to the Client in paper form. Upon request, the Client may obtain the precontractual information in paper form free of charge by visiting the nearest customer service office of the Insurer in person. The Insurance Product Information Document is available on the websites of the Insurer and the Agent and will also be sent to the email address provided by the Client.

VII Shareholdings

The insurance intermediary has no direct or indirect holding in the shares/share capital of the Insurer, and the Insurer has no direct or indirect holding in the shares/share capital of the insurance intermediary. However, please note that the insurance intermediary distributes insurance on behalf of and in the interests of the Insurer.

VIII Information on the Insurer's distributor register

The insurance intermediary's authorisation to distribute the Insurer's product can be verified in the Insurer's distributor register, in the "Insurance agents (legal entities)" section of the website: www.compensa.lv/adb-compensa-vienna-insurance-group-list-of-insurance-intermediaries/

Compensa Vienna Insurance Group ADB Latvijas filiāle

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