

CUSTOMER INFORMATION

In order to ensure the proper implementation of Article 93 (2) of the Law on Insurance of the Republic of Lithuania and the Resolution no. N-69 of Insurance Supervisory Commission of the Republic of Lithuania issued on February 22nd, 2011 and other legislation laying down the requirements for the information to be provided to the customers by an insurance broker, we provide the following information:

UADBB Rinkos Insurance Solutions (hereinafter - Rinkos), legal entity code 124277099, registration address Odminių str. 8, LT-01122 Vilnius, office address L. Stuokos- Gucevičiaus str. 7, LT-01122, Vilnius is registered in the Register of Legal Entities of the Republic of Lithuania, the manager of the register is the State Enterprise Center of Registers. Information on the Register of Legal Entities is available on the website of the State Enterprise Center of Registers at www.registrucentras.lt.

Rinkos carries out insurance mediation activities in accordance with the insurance brokerage company license No. 000060 issued on the 21st of December 2004. The list of insurance brokerage companies is published on the Bank of Lithuania's website at www.lb.lt.

No shares or other equity of Rinkos is owned by any insurance company or parent of an insurance company. The management of Rinkos is not in any way influenced by any insurance company or the parent of an insurance company.

Rinkos does not have any shares or other capital in any insurance company and/or influence its direct or indirect control. From July of 2017 100% of Rinkos shares belong to UAB RSIB Holdings. This company also owns 100% of the shares of UADBB Elio draudimas.

You can file claims and complaints about the activities of Rinkos and related companies and/or their employees directly by e-mail info@rinkosinsurance.eu or by phone +370 5 2334640. Other contact information is published on the website www.rinkosinsurance.eu

Complaints regarding the activities of Rinkos and related brokerage companies may also be submitted to the Chamber of Insurance Brokers (www.dbr.lt), the Bank of Lithuania (www.lb.lt) or the court in accordance with the procedure established by law.

Rinkos Professional Liability is insured by Safeonline LLP, 77 Leadenhall Street, London EC3A 3DE. The customer has the right to exercise the right of direct claim as provided for in the rules of compulsory insurance of civil liability of insurance intermediaries.



When advising Rinkos insurance brokers provide clients with recommendations on the insurance products they sell. Rinkos usually receives a commission from insurance companies. Customers can get acquainted with a list of insurers that are trading with Rinkos by requesting a company representative to provide it.

The law of the Republic of Lithuania shall apply to insurance contracts, the conclusion of which is mediated by Rinkos, unless otherwise agreed in the insurance contract.

If the Insured violates the terms and conditions of the insurance contract, the Insurer has the right to consider the insurance contract terminated, suspend the insurance coverage, propose to change the insurance contract, terminate the insurance contract prematurely, demand recognition of the invalidity insurance contract, refuse to pay a claim or reduce it and (or) apply other measures set out in the insurance contract. **We insist that you read the insurance wording in detail or, if necessary, ask the insurance broker serving you to provide more detailed information in this regard.**

Insurance policy (and wording) contains the cases in which an insurance risk is considered to be increased, therefore we strongly recommend to read the insurance policy and wording in detail or ask your insurance broker to provide more detailed information in this regard.

Disputes and claims for damages arising from or related to the insurance contract shall be settled out of court by negotiations with the insurer, unless otherwise specified in the insurance contract. If the policyholder, the insured, the beneficiary or the injured third party is a consumer (meaning a natural person whose personal (not related to his/her business or professional activity), family or household needs are covered by the insurance service), he/she also has the right to apply to the Bank of Lithuania in accordance with the procedure established by the Law on the Bank of Lithuania. More detailed information is available on the website at www.lb.lt.

The policyholder, the insured, the beneficiary or an injured third party may defend their violated rights or legitimate interests arising from the insurance contract in court in accordance with the procedure established by law.

