

Estonian branch of AAS BTA Baltic Insurance Company

Procedure for filing a complaint



If you have any complaints about the activities of BTA, incl. about insurance contracts concluded with, services offered, or decisions made by BTA, you can file a complaint with us:

- by filling in the [form for suggestions and complaints](#) on the website of BTA;
- by email at bta@bta.ee;
- by sending a letter to the following address: Lõõtsa 2b, 11415 Tallinn;
- in free written form at the BTA office at Lõõtsa 2b, 11415 Tallinn;
- by calling us at +372 5 68 68 668.

The complaint must include:

- the information regarding the client (you):
 - consumers: first and last name, personal identification code, postal and e-mail address, phone number;
 - legal persons: name of the company, registry code, administrative address, first and last name of a contact person, e-mail address of the company;
- date of the complaint;
- an overview of the circumstances and reasons of the complaint with as clear and thorough a description as possible; if possible, also the name of the insurance product and the policy number;
- if possible, documented evidence supporting the claims made in the complaint.

BTA handles all submitted claims free of charge.

The complaint must include the person's first and last name and contact information, so that BTA could respond to the complaint.

BTA will respond to the submitted complaint within 15 working days. If the deadline for submitting the complaint is longer than 15 working days, BTA shall immediately notify the complainant of the reasons for the extension and the additional deadline, which shall not be shorter than 30 calendar days.

BTA will respond to the submitted complaint in Estonian or, by mutual agreement, in Russian or English.

If the answer to the complaint provided by BTA is not satisfactory, you can contact:

1. an insurance conciliation body:
 - 1.1. motor insurance conciliation body, address Mustamäe tee 46, 10621 Tallinn, e-mail address lepitus@lkf.ee, phone 667 1800
 - 1.2. insurance conciliation body, address Mustamäe tee 46, 10621 Tallinn, e-mail address lepitus@eksl.ee, phone 667 1800
2. the authority supervising BTA – the Financial Supervision Authority, address Sakala 4 Tallinn 15030, e-mail address info@fi.ee, phone 668 0500
3. the data protection supervisory authority – the Data Protection Inspectorate, Tatari 39, Tallinn 10134, e-mail address info@aki.ee, phone 627 4135
4. the consumer protection authority – the Consumer Protection and Technical Regulatory Authority, address Endla 10a, Tallinn 10142, e-mail address info@ttja.ee, phone 667 2000

5. Harju County Court, address Lubja 4, Tallinn, e-mail address harjumk.info@kohus.ee (non-procedural e-mail address) and hmk tallinn.menetlus@kohus.ee (e-mail for sending procedural documents), phone 6 200 100