



HOW TO ACT IF YOU HAVE A COMPLAINT?



All the employees of the company shall:

- **Guide you** to the employee dealing with complaints
- **provide you** with the required contact information (phone number, e-mail address).

he responsible employee shall:

- **Inform you** about your rights and complains handling process;
- **Provide you** with the relevant regulations of the company and claim form.



TO "LIGA INSURANCE" CJSC

Submit a written complaint to responsible employee or send it to the following e-mail address:
quality@liga.am

- **Provide** your details to receive the response;
- Make sure you **take the** receipt and keep it till the final resolution to the problem.

IN 10 DAYS



The company makes a decision on the complaint (satisfy, partly satisfy, reject) within 10 working days.

In case of questions contact the responsible employee calling

+374 12 88 88 88

NOT SATISFIED?



TO THE FINANCIAL SYSTEM MEDIATOR,

- if:
- You are a neutral person;
 - The complaint refers to the provided services and you have a financial claim (up to 10mln AMD);
 - You have not received a response within 10 days, or you are not satisfied with the response;
 - The complaint is not heard in court or in arbitral tribunal;
 - It has not been 6 months after receiving the response;
 - The action or inactivity about which the complaint is submitted has occurred after August 2, 2008.

THE SERVICES ARE FREE OF CHARGE

(15 Khorenatsi str., "Elite Plaza" Business Center, 7th floor, Yerevan 0010, +374 60 701 111, info@fsm.am)

TO THE ARBITRAL TRIBUNAL:

- If you have concluded an arbitral agreement with the company the disputes between you shall be resolved by arbitral tribunal.
- You have the right to refuse arbitral agreement when concluding a contract. The company is obliged to render services to you.
- Remember, even if you have an arbitral agreement you still can appeal to financial system mediator as long as the complaint has not been heard in tribunal.
- The mediator is not competent to accept the complaint if it is being hear in tribunal.

TO THE CENTRAL BANK

- You can also apply to the Central Bank and they will respond to your complaint in 15 working days (6 V. Sargsyan str., 0010, Yerevan, +374 10 592 697, consumerinfo@cba.am)
- If your complaint is within the competence of other institutions, the Central Bank will refer the issue to them.
- The Central Bank recommends first to apply to Financial System Mediator with your issue (step 2).

TO THE COURT

- You can always apply to the court.
- The judgment of the court is not subject to review by the Financial System Mediator.