

Important information about the insurance agent

Citadele

1. Agent and Insurer Details

Insurance Agent: AS Citadele banka, Estonian branch (reg. no. 11971924), Narva mnt 63/11, 10152 Tallinn.

Insurer: AAS BTA Baltic Insurance Company, Estonian branch (reg. no. 11223507), Lõõtsa 2b, 11415 Tallinn.

Regulatory registration: Citadele is included in the register of insurance intermediaries maintained by the **Estonian Financial Supervision Authority** (Finantsinspeksioon). You can verify this at www.fi.ee

2. Role and Scope of Service

Citadele acts on behalf of BTA (the insurer) – Citadele does not independently represent you (the customer) in the insurance relationship.

Citadele distributes property insurance exclusively on behalf of BTA. The products available are:

- **Property insurance**
- **General Liability Insurance**

3. Commission and Remuneration

For each property insurance contract concluded through Citadele, BTA pays Citadele a commission:

- **Property insurance:** 27% of the insurance premium
- **General Liability Insurance:** 15% of the insurance premium

This commission is included in the insurance premium you pay. No separate fee is charged to you for the intermediation service.

4. Insurer's Responsibility

BTA is responsible for Citadele's activities as its insurance agent.

5. Questions and Complaints

Type of query	Contact
Insurance product or agent's activities	BTA: bta@bta.ee · Lõõtsa 2b, 11415 Tallinn +372 5 68 68 668
Citadele's banking services or insurance portal	Citadele: poliis@citadele.ee Narva mnt 63/1, 10120 Tallinn +372 770 0000
Regulatory complaint (supervisory authority)	Finantsinspeksioon: info@fi.ee · Sakala tn 4, 15030 Tallinn
Out-of-court consumer dispute resolution	Consumer Disputes Committee at the Consumer Protection and Technical Regulatory Authority (TTJA) – http://www.ttja.ee The insurance conciliation body operating by the Estonian Insurance Association (EKsL) https://eksl.ee/lepitused , email: lepitus@eksl.ee , aadress: Mustamäe tee 46, 10621 Tallinn, phone: 667 1800