

ADR scheme	
EU/EEA member state	<b>CROATIA</b>
Name in original language	Centar za mirenje pri Hrvatskom uredu za osiguranje
Name in English	Mediation Centre at the Croatian Insurance Bureau
Contact details for consumers	
Address	Martićeva 73, HR-10000 Zagreb
Phone number	+385 1 46 96 600
Fax number	+385 1 46 96 660
E-mail address	<a href="mailto:mirenje@huo.hr">mirenje@huo.hr</a>
Website address	<a href="http://www.huo.hr">www.huo.hr</a>
How the ADR scheme works	
Type of ADR scheme	<input type="checkbox"/> public <input checked="" type="checkbox"/> established by law <input type="checkbox"/> private <input type="checkbox"/> voluntary
Who runs the scheme	<p><i>Pursuant to the Regulations of the Mediation Centre and Mediation Procedures at the Croatian Insurance Bureau the Director of the Croatian Insurance Bureau coordinates the activities of the Mediation Centre.</i></p> <p><i>The Secretary of the Mediation Centre has been appointed by the Director of the Croatian Insurance Bureau from among the Bureau's employees.</i></p> <p><i>The Secretary performs administrative tasks that are necessary to run the Centre efficiently and submits annual reports to the Management Committee of the Croatian Insurance Bureau</i></p>
Who funds the scheme	<i>The Croatian Insurance Bureau</i>
Limits: - any limit on the amount of the complaint or award - any time limits in bringing the complaint to scheme	no limits
Are there prior formalities to be complied with?	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
Does the consumer have to pay a fee?	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
If the consumer has to pay a fee, how much is it (in euro)?	..... <b>EUR</b>
Does the ADR scheme answer enquiries about its work?	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no.
Does the ADR scheme try to help the parties reach a negotiated settlement?	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no
Does the ADR scheme issue a decision upholding or rejecting the complaint?	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no *) *) <i>the Mediation Centre does not deal with complaints but enables mediation</i>
If the ADR scheme issues a decision, what is its effect?	<input type="checkbox"/> recommendation, not binding on either party <input type="checkbox"/> binding on the financial institution but not the consumer <input checked="" type="checkbox"/> binding on both the financial institution and the consumer <input type="checkbox"/> other, please specify
Any necessary explanation about the decision	<i>The resolution agreement signed in the mediation procedure is binding as it represents an execution title and entails the distraint clause.</i>
Average time for ADR scheme to resolve a complaint	30 days
Language(s) in which the ADR scheme operates	
Language(s) in which enquiries can be made	Croatian, English

Language(s) in which a <del>complaint</del> – <b>mediation request</b> can be made	Croatian, English
Language(s) in which any decision can be issued	Croatian
<b>Observations</b>	
Any additional useful information for consumers not already covered by the other sections of this form.	