

ADR scheme	
EU/EEA member state or else	<b>Slovakia</b>
Name in original language	Útvar poisťovacieho ombudsmana SLASPO
Name in English	Insurance Ombudsman office´s of Slovak Insurance Association
Contact details for FIN-NET members	
Contact person	Michaela Soldánová, Natália Karoliová
Telephone number	+421-2-3210 1848, +421-2-3210 1849
E-mail address	<a href="mailto:ombudsman@poistovaciombudsman.sk">ombudsman@poistovaciombudsman.sk</a>
Website address	<a href="http://www.poistovaciombudsman.sk/en/">http://www.poistovaciombudsman.sk/en/</a>
Contact details for consumers	
Address	Bajkalská 19B, 821 01 Bratislava
Phone number	+421-2-3210 1848, +421-2-3210 1849
Fax number	
E-mail address	<a href="mailto:ombudsman@poistovaciombudsman.sk">ombudsman@poistovaciombudsman.sk</a>
Website address	<a href="http://www.poistovaciombudsman.sk/en/">http://www.poistovaciombudsman.sk/en/</a>
What the ADR scheme covers (tick the box when applicable)	
Financial institutions covered	Banks:..... <input type="checkbox"/> all <input type="checkbox"/> most <input type="checkbox"/> some <input checked="" type="checkbox"/> none Mortgage banks:..... <input type="checkbox"/> all <input type="checkbox"/> most <input type="checkbox"/> some <input checked="" type="checkbox"/> none Mortgage intermediaries:.... <input type="checkbox"/> all <input type="checkbox"/> most <input type="checkbox"/> some <input checked="" type="checkbox"/> none Credit unions: ..... <input type="checkbox"/> all <input type="checkbox"/> most <input type="checkbox"/> some <input checked="" type="checkbox"/> none Insurance companies: ..... <input type="checkbox"/> all <input checked="" type="checkbox"/> most <input type="checkbox"/> some <input type="checkbox"/> none Insurance intermediaries: ... <input type="checkbox"/> all <input type="checkbox"/> most <input type="checkbox"/> some <input checked="" type="checkbox"/> none Investment providers: ..... <input type="checkbox"/> all <input type="checkbox"/> most <input type="checkbox"/> some <input checked="" type="checkbox"/> none Investment intermediaries: . <input type="checkbox"/> all <input type="checkbox"/> most <input type="checkbox"/> some <input checked="" type="checkbox"/> none Pension providers:..... <input type="checkbox"/> all <input type="checkbox"/> most <input type="checkbox"/> some <input checked="" type="checkbox"/> none Pension intermediaries: ..... <input type="checkbox"/> all <input type="checkbox"/> most <input type="checkbox"/> some <input checked="" type="checkbox"/> none Securities intermediaries: ... <input type="checkbox"/> all <input type="checkbox"/> most <input type="checkbox"/> some <input checked="" type="checkbox"/> none Depositories:..... <input type="checkbox"/> all <input type="checkbox"/> most <input type="checkbox"/> some <input checked="" type="checkbox"/> none Payment services providers, .. <input type="checkbox"/> all <input type="checkbox"/> most <input type="checkbox"/> some <input checked="" type="checkbox"/> none ..... Others, please specify ..... .....
Financial products covered	Payments:..... <input type="checkbox"/> all <input type="checkbox"/> most <input type="checkbox"/> some <input checked="" type="checkbox"/> none Deposits:..... <input type="checkbox"/> all <input type="checkbox"/> most <input type="checkbox"/> some <input checked="" type="checkbox"/> none Credit and loans: ..... <input type="checkbox"/> all <input type="checkbox"/> most <input type="checkbox"/> some <input checked="" type="checkbox"/> none Mortgages:..... <input type="checkbox"/> all <input type="checkbox"/> most <input type="checkbox"/> some <input checked="" type="checkbox"/> none Life insurance: ..... <input checked="" type="checkbox"/> all <input type="checkbox"/> most <input type="checkbox"/> some <input type="checkbox"/> none Non-life insurance:..... <input checked="" type="checkbox"/> all <input type="checkbox"/> most <input type="checkbox"/> some <input type="checkbox"/> none Investments: ..... <input type="checkbox"/> all <input type="checkbox"/> most <input type="checkbox"/> some <input checked="" type="checkbox"/> none Pensions:..... <input type="checkbox"/> all <input type="checkbox"/> most <input type="checkbox"/> some <input checked="" type="checkbox"/> none Securities:..... <input type="checkbox"/> all <input type="checkbox"/> most <input type="checkbox"/> some <input checked="" type="checkbox"/> none Others (e.g. intermediaries), please specify ..... .....
How the ADR scheme works	

Type of ADR scheme	<input type="checkbox"/> public <input checked="" type="checkbox"/> private	<input checked="" type="checkbox"/> established by law <input type="checkbox"/> voluntary
Who runs the scheme	Slovak Insurance Association is a registered subject of alternative dispute resolution	
Who funds the scheme	Insurance companies	
Limits: - any limit on the amount of the complaint or award - any time limits in bringing the complaint to the scheme -any time limits in bringing the complaint to the court and whether the filing of the complaint to a body responsible for the out-of-court settlement of consumer disputes will stop the time running.	<p>Ombudsman can reject a petition for alternative dispute resolution, when consumer bring this petition after company's rejection or any reaction.</p> <p>Ombudsman can reject a petition for alternative dispute resolution, when the amount of case is under 2000 EUR, suspension of period of limitation on the basis of a submitted proposal, so that period of limitation doesn't run.</p>	
Are there prior formalities to be complied with?	<input checked="" type="checkbox"/> yes <input 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)?	.....EUR	
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 checked="" type="checkbox"/> yes <input type="checkbox"/> no	
If the ADR scheme issues a decision, what is its effect?	<input checked="" type="checkbox"/> recommendation, not binding on either party <input type="checkbox"/> binding on the financial institution but not the consumer <input type="checkbox"/> binding on both the financial institution and the consumer <input type="checkbox"/> other, please specify	
Any necessary		

explanation about the decision		
Whether the scheme has been listed in accordance with Art. 20(2) of the ADR Directive 2013/11/EU.	yes	
Average time for ADR scheme to resolve a complaint	68 days	
The location of the scheme's Annual Activity Report and in which languages it is available	<a href="http://www.poistovaciombudsman.sk/tmp/asset_cache/link/0000013559/vy">http://www.poistovaciombudsman.sk/tmp/asset_cache/link/0000013559/vy</a> in slovak language	
<b>Language(s) in which the ADR scheme operates</b>		
Language(s) in which enquiries can be made	Slovak and English language	
Language(s) in which a complaint can be made	Slovak and English language	
Language(s) in which any decision can be issued	Slovak and English language	
<b>Observations</b>		
Any additional useful information for consumers not already covered by the other sections of this form.		