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Latvia	<p>Consumer Rights Protection Centre 41/43 Elizabetes Street, Riga, LV 1010 LATVIA Tel.: +(371) 7287730 Fax: +(371) 7338024 e-mail: tpkc@apollo.lv www.ptac.gov.lv</p>	y	y
Malta	<p>Consumer Complaints Manager (private consumers only) Malta Financial Services Authority Notabile Road Attard BKR14 MALTA e-mail: gbezzina@mfsa.com.mt Tel: Freephone 800 74924 or normal MFSa lines + 356 2144 1155</p> <p>Consumer Affairs Tribunal (disputes up to a value of Lm1,500) 4, Old Mint Street, Valletta, CMR 02 MALTA Tel.: +(356) 2123 9892 Fax: +(356) 2123 9888.</p> <p>Small Claims Tribunal Courts of Justice Republic Street, Valletta CMR 02 MALTA Tel.: +(356) 21 235 344 +(356) 21 223 281-4 Fax: +(351) 21 240 458</p> <p>Arbitral Tribunal Malta Arbitration Centre Palazzo Laparelli, 33, South Street, Valletta, VLT 11. MALTA</p>	y	y

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Norway	"Forsikringsklagekontoret" http://www.forsikringsklagekontoret.no/vis.asp?id=1	y for agents	y for agents
Poland	The Insurance Ombudsman Al. Jerozolimskie 44 00-024 Warszawa POLAND Tel.: +(48) 22 33-37-326 Fax: +(48) 22 33-37-329 www.rzu.gov.pl	y	y
Slovenia	Slovenian Insurance Association http://www.zav-zdruzenje.si/		y
Sweden	Allmänna reklamationsnämnden (The Swedish National Board for Consumers' Complaints) P.O. Box 174 SE-101 23 Stockholm SWEDEN Tel.: +(46) 8 555 017 00 Fax: +(46) 8 555 017 01 www.arn.se Konsumenternas försäkringsbyrå (The Swedish Consumers' Insurance Bureau) P.O. Box 24215 SE-104 51 Stockholm SWEDEN Tel.: +(46) 8 22 58 00 Fax: +(46) 8 24 88 91 www.konsumenternasforsakringsbyra.se Konsumenternas bank- & finansbyrå (The Swedish Consumers' Banking & Finance Bureau) P.O. Box 24223 SE-104 51 Stockholm SWEDEN Tel.: +(46) 8 24 30 85 Fax: +(46) 8 522 789 55 www.konsumentbankbyran.se	y y	y