

# Your complaint How we can help



## How Lloyd's Insurance Company S.A. ("Lloyd's Europe") will handle your complaint

Thank you for letting us know about your complaint. The Complaints team at Lloyd's Europe is committed to ensuring that complaints are handled fairly and efficiently. We offer a free of charge complaint resolution service. This service is provided in accordance with the local country-specific regulatory requirements.

### What happens next

Now that you have registered your complaint and provided all necessary details, we acknowledge its receipt. Attached is the acknowledgement of your complaint.

We will review your complaint thoroughly and fairly and issue a final response within the set time frame as mentioned in the acknowledgement letter.

In case we need additional information to assess your complaint, we will contact you to request further details. If your complaint is particularly complex, and we need more time to investigate, we will write to you within the required local time frame to let you know the status of your complaint.

### What happens if you remain dissatisfied with the final response

If you are not satisfied with the final response or you have not received a final response within the required local time frame, you may have the right to take your complaint to an external dispute resolution organisation. This can be a regulator, an ombudsman service or another type of external dispute resolution scheme which will make an independent review of your complaint. The complaints handling arrangements above are without prejudice to your legal rights to initiate a legal action.

For the contact details of external dispute resolution in your country please refer to the below website.