**USA Policyholders Complaints Handling Procedures Clause**

**(no authority to handle complaints)**

1. Other than as set out in the sections below, the Coverholder does not have authority to handle complaints against Underwriters.

2. The Coverholder shall, in accordance with section 3, send to the Underwriters details of all complaints received by the Coverholder together with all documents relevant to the complaint. For these purposes, a complaint means any written communication where there is an expression of dissatisfaction with an insurance product or service. Complaints may be received directly from a complainant (“Direct Complaints”) or through a state Department of Insurance (or equivalent agency) (“DOI Complaints”).

3. The details and relevant documents referred to in section 2 shall be sent to the Underwriters no later than the end of the next business day after the day that the complaint is received.

4. Thereafter, the Coverholder shall continue to provide promptly to the Underwriters any further details or documents received relevant to the complaint.

5. The Coverholder shall maintain a register of all complaints received and shall provide a copy of the same to the Underwriters upon request.

[6. For all Direct Complaints only, the Coverholder shall send an acknowledgement to the complainant promptly and where possible within three business days of receipt of the complaint. The acknowledgement shall be in a form agreed with the Underwriters and shall comply with any laws or regulations that apply to the handling of complaints. – *delete if the Coverholder is not to be responsible for acknowledging complaints.*]

LMA5268

08 September 2016