

## International Complaints Handling at Lloyd's: Switzerland

Definition of a complaint	Any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service, which: (1) alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience and (2) relates to an activity of that respondent, or of any other respondent with whom that respondent has some connection in marketing or providing financial services or products, which comes under the jurisdiction of the Financial Ombudsman Service in the UK.
Definition of a complainant	<p>The applicable definition of 'eligible complainant' is contained in the FCA Handbook. It is important that managing agents refer to that definition but in summary, 'eligible complainants' are:</p> <ul style="list-style-type: none"> <li>• A consumer</li> <li>• A micro-enterprise which employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed €2 million</li> <li>• A charity which has an annual income of less than £6.5 million at the time the complaint is made</li> <li>• A trustee of a trust which has a net asset value of less than £5 million at the time the complaint is made</li> <li>• A person acting for purposes which are outside that person's trade, business or profession</li> <li>• A small business which is not a micro-enterprise and has and has an annual turnover of less than £6.5 million and employs fewer than 50 persons; or has a balance sheet total of less than £5 million</li> <li>• A guarantor</li> </ul>
Application of Lloyd's procedure and local complaint regulations	<p>All insurance policies written on a freedom of services or establishment basis.</p> <p>There are no local complaint regulations for insurers.</p>
Timescale	A final response to be provided within 8 weeks of receipt of the complaint.
EDR scheme and eligibility	<p>Head office and office for German speakers:</p> <p>Ombudsman of Private Insurance          In Gassen 14          Postfach 181          8024 Zurich          Switzerland          Tel: 044 211 30 90</p>

	<p>Fax: 044 212 52 20  E-mail: <a href="mailto:help@versicherungsombudsman.ch">help@versicherungsombudsman.ch</a></p> <p>Branch office for French speakers:</p> <p>Ombudsman of Private Insurance  Chemin des Trois-Rois 2  Case postale 5843  1002 Lausanne  Switzerland  Tel: 021 317 52 71  Fax: 021 317 52 70  E-mail: <a href="mailto:help@ombudsman-assurance.ch">help@ombudsman-assurance.ch</a></p> <p>Branch office for Italian speakers:</p> <p>Ombudsman of Private Insurance</p> <p>Corso Elvezia 7  Casella postale 5371  6901 Lugano  Switzerland  Tel: 091 967 17 83  Fax: 091 92 13 02  E-mail: <a href="mailto:help@ombudsman-assicurazione.ch">help@ombudsman-assicurazione.ch</a></p>
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Local Regulatory Reporting Requirements	None
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Lloyd's Complaint Notice	<p>A new complaints notice for Switzerland LSW1886 has been produced.</p> <p>It is available on the Lloyd's Wording Repository and is referenced in the Pre-contractual notification and Insurance documents sections of Crystal.</p>
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