

International Complaints Handling at Lloyd's: Czech Republic

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	There is no definition of complainant but only a consumer defined as "an individual or a legal entity that purchases products or uses services for purposes other than conducting business with such products or services" is eligible to refer a complaint to the local EDR service.
Application of Lloyd's procedure and local complaint regulations	<p>All insurance policies written on a freedom of services or establishment basis.</p> <p>It is Lloyd's understanding that there are no local complaints handling rules which apply to Lloyd's. However, it remains the managing agent's responsibility to ensure all local requirements are met, where applicable, in all territories in which they write business.</p>
Timescale	A final response to be provided within 8 weeks of receipt of the complaint.
EDR scheme and eligibility	<p>Czech National Bank Consumer Protection Department Na Příkope 28 115 03 Praha 1 Czech Republic</p> <p>Tel: 22 441 4359/2887 Fax: 22 441 2261 E-mail: spotrebitel@cnb.cz</p> <p>The Czech National Bank will only deal with complaints from consumers. The definition of a consumer is "an individual or a legal entity that purchases products or uses services for purposes other than conducting business with</p>

	such products or services”.
Local Regulatory Reporting Requirements	None
Lloyd’s Complaint Notice	A new complaints notice for the Czech Republic will be published on the Lloyd’s Wordings Repository. It will be referenced in the Pre-contractual notification and Insurance documents sections of Crystal.