

## International Complaints Handling at Lloyd's: Denmark

Definition of a complaint	An application from a customer who, after having discussed the problem with the insurer still does not agree with the insurer's procedures or its outcome and therefore seeks the dispute to be settled by the insurer's complaints board.
Definition of a complainant	<p>There is no definition of "complainant", however, a complaint must be received from a customer.</p> <p>The local complaint regulations apply to private customer relationships and commercial customer relationships provided these are not significantly different from a private customer relationship.</p>
Application of Lloyd's procedure and local complaint regulations	All insurance policies written on a freedom of services or establishment basis.
Timescale	<ul style="list-style-type: none"> <li>• A prompt acknowledgement.</li> <li>• A final response must be given to the complainant in due time taking into account the circumstances and the complexity of the complaint. The final response must be given no later than eight weeks after receipt of the complaint.</li> </ul>
EDR scheme and eligibility	<p>Danish Insurance Complaints Board (Ankenævnet for Forsikring)</p> <p>Anker Heegaards Gade 2 DK-1572 Copenhagen V Denmark Tel.: +45 33 15 89 00, Telephone hours: 10 a.m.-1 p.m.</p> <p>Website: <a href="http://www.ankeforsikring.dk">www.ankeforsikring.dk</a></p> <ul style="list-style-type: none"> <li>• The Board deals with disputes arising from the contractual relationship between the customer and the insurer.</li> <li>• The Board deals with complaints from individual persons and all motor vehicle insurance complaints even if the complainant is not an individual person.</li> <li>• The Board does not deal with complaints which come within the scope of the remit of a public authority or another appeal or complaints board.</li> <li>• The Board does not handle issues which have been settled by a final judgment, validly binding arbitration or court settlement, or issues regarding criminal</li> </ul>

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Local Regulatory Reporting Requirements	None
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Lloyd's Complaint Notice	<p>A new complaints notice for Denmark LSW1875 has been produced.</p> <p>It is available on the Lloyd's Wordings Repository and is referenced in the Pre-contractual notification and Insurance documents sections of Crystal</p>
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