

International Complaints Handling at Lloyd's: France

Definition of a Complaint	<ul style="list-style-type: none"> • A statement of dissatisfaction from a customer to a professional organisation. A request for a service, information, clarification or an opinion is not a complaint.
Definition of a complainant	<ul style="list-style-type: none"> • Not defined. However, Lloyd's understands that a complainant can be an individual person or a commercial entity.
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"> • An acknowledgement of the complaint within 10 business days. • A final response to be provided within two months of receipt of the complaint.
EDR Scheme and Eligibility	<p>Insurance Ombudsman at the French Federation of Insurers (FFSA) / Le Mediateur de la FFSA TSA 50110 75441 Paris Cedex 09 France</p> <p>www.ffa-assurance.fr</p> <p>www.mediation-assurance.org</p> <p>The Insurance Ombudsman will deal with complaints from policyholders and insureds that are individual persons. It will not deal with complaints from individual third party claimants or beneficiaries or any legal entity.</p>
Local Regulatory Reporting Requirements	None
Lloyd's Complaint Notice	<p>The complaints notice for France, LSW1853, will be amended in due course.</p> <p>The amended notice will be published on the Lloyd's Wordings Repository in English or French and referenced in the Pre-contractual notification and Insurance documents sections of Crystal.</p>