

International Complaints Handling at Lloyd's: Greece

Definition of a complaint	A statement of dissatisfaction addressed to an insurance undertaking by a person relating to the insurance contract or service he/she has been provided with. Complaints handling is differentiated from claims handling as well as from simple requests for execution of the contract, information or clarification.
Definition of a complainant	A person who is presumed to be eligible to have a complaint considered by an insurance undertaking and has already lodged a complaint e.g. a policyholder, insured person, beneficiary, an injured third party.
Application of Lloyd's procedure and local complaint regulations	<p>The Lloyd's complaints procedure applies to all insurance policies written on a freedom of services or establishment basis.</p> <p>The local complaint handling regulations apply only to policies written on an establishment basis.</p>
Timescale	<ul style="list-style-type: none"> • A prompt acknowledgement. • A final response should be issued within 50 calendar days of receipt of the complaint.
EDR scheme and eligibility	<p>There are three External Dispute Resolution (EDR) schemes in operation in Greece. All of them will deal with complaints in respect of establishment or services business.</p> <p>Hellenic Consumers Ombudsman 144 Alexandras Avenue 114 71, Athens Greece Tel: +30 210 646 0862 Fax: +30 210 646 0414 Email: grammateia@synigoroskatanaloti.gr Hellenic Consumers Ombudsman website</p> <p>Complaints must be submitted to the Hellenic Consumers Ombudsman within three months of the complainant becoming aware of the act or omission that gave rise to the complaint.</p>

	<p>Bank of Greece 21 E. Venizelos Avenue 102 50, Athens Greece Tel: +30 210 320 1111 Fax: +30 210 323 2239/2816 E-mail: complaints@bankofgreece.gr</p> <p>The Bank of Greece will only deal with complaints that come under the definition of a complaint (see above).</p> <p>General Secretary of Consumer Affairs Kaniggos Sq. 10181 Athens Greece E-mail: info@efpolis.gr</p> <p>The general Secretary will not deal with complaints about refusal to pay a claim or a delayed claim payment. Also, it will not deal with civil claims.</p>
<p>Local Regulatory Reporting Requirements</p>	<p>Lloyd's is required to report complaints data in relation to its establishment business to the Bank of Greece each year. This is done centrally by the Lloyd's Country Manager for Greece on behalf of the Lloyd's market.</p>
<p>Lloyd's Complaint Notice</p>	<p>A new complaints notice for Greece LSW1878 has now 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>