

International Complaints Handling at Lloyd's: Malta

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.
Definition of a complainant	<p>An "eligible customer" is "a customer who is a consumer of a financial services provider, or to whom the financial services provider has offered to provide a financial service, or who has sought the provision of a financial service from a financial services provider. It includes the lawful successor in title to the financial product which is the subject of the relevant complaint".</p> <p>A "customer" is defined as a natural person or micro enterprise (less than 10 employees and less than EUR 2m turnover).</p>
Application of Lloyd's procedure and local complaint regulations	All insurance policies written on a freedom of services or establishment basis.
Timescale	A final response to be provided within 8 weeks of receipt of the complaint
EDR scheme and eligibility	<p>Office of the Arbiter for Financial Services 1st Floor St Calcedonius Square Floriana FRN 1530 Malta</p> <p>Tel: 80072366 (from Malta) Tel: +356 212 49245 (from outside Malta) Email: complaint.info@financialarbiter.org.mt</p>
Local Regulatory Reporting Requirements	None

Lloyd's Complaint Notice	<p>New complaints notice for Malta LSW1888 have been produced.</p> <p>These are available on the Lloyd's Wordings Repository and are referenced in the Pre-contractual notification and Insurance documents sections of Crystal.</p>
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