

International Complaints Handling at Lloyd's: Ireland

Definition of a complaint	An expression of grievance or dissatisfaction by a consumer, either orally or in writing, in connection with: a) The provision or the offer of the provision of a product or service to a consumer by a regulated entity or; b) The failure or refusal of a regulated entity to provide a product or service to a consumer.
Definition of a complainant	There is no definition of a complainant. However, a complaint must be submitted by a consumer. The definition of a consumer is: <ul style="list-style-type: none"> • An individual person. • Partnerships with an annual turnover of less than €3 million. • Clubs with an annual turnover of less than €3 million. • Charities with an annual turnover of less than €3 million. • Trusts with an annual turnover of less than €3 million. • Sole Traders with an annual turnover of less than €3 million. • A limited company with an annual turnover of less than €3 million.
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 within 5 business days. • An update in writing at least every 20 business days. • A final response within 40 business days. • If a response is not issued within 40 business days, a letter should be issued to the insured advising of why a letter has not been sent. The letter should also detail a date to which the response will be sent. Insured should also be given full referral rights to the FSO. • If a complaint is resolved within 5 business days of receipt, a brief description of the complaint and details on how the complaint was resolved must be provided to the International Complaints Team alongside a copy of the International Notification Spreadsheet.
EDR scheme and eligibility	Financial Services Ombudsman 3rd Floor, Lincoln House Lincoln Place Dublin 2 Ireland

	<p>Tel: +353 1 6 620 899 Fax: +353 1 6 620 890 E-mail: enquiries@financialombudsman.ie</p> <p>Financial Services Ombudsman website</p> <p>The FSO will only deal with a complaint if the insurer has dealt with the complaint in accordance with the Consumer Protection Code 2012 and has given the complainant a final response letter within 40 days of receipt of the complaint, as required by the Consumer Protection Code 2012 (with limited exceptions). The FSO will not deal with a complaint if the incident that gave rise to it happened more than 6 years before the complaint was submitted to the FSO or if the complaint has been, or is, before a court or arbitration tribunal.</p>
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Local Regulatory Reporting Requirements	None
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Lloyd's Complaint Notice	<p>A new complaints notice for Ireland LSW1836A 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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