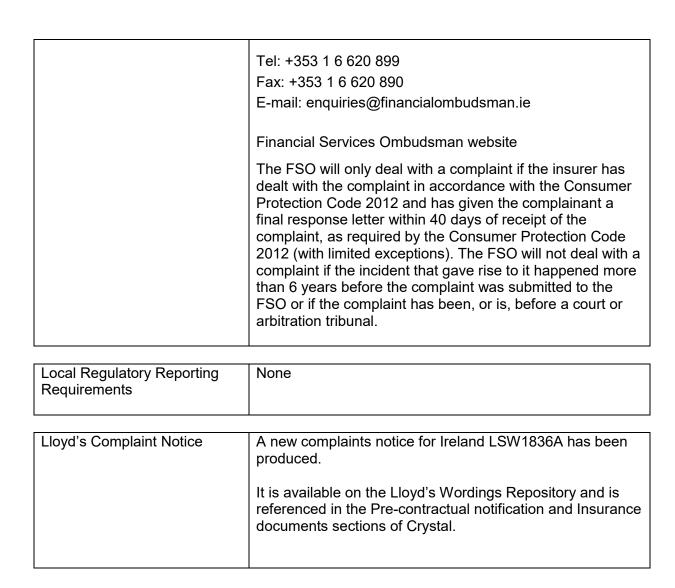
International Complaints Handling at Lloyd's: Ireland

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: 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	 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

Classification: Confidential



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