

International Complaints Handling at Lloyd's: Liechtenstein

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 should be 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 and in some jurisdictions, injured third party.
Application of Lloyd's procedure and local complaint regulations	<p>All insurance policies written on a freedom of services or establishment basis.</p> <p>It is Lloyd's understanding that the EIOPA Guidelines on complaints handling by Insurance Undertakings apply in Liechtenstein. It remains the managing agent's responsibility to ensure all local requirements are met, where applicable, in all territories in which they write business.</p>
Timescale	A final response to be provided within 8 weeks of receipt of the complaint.
EDR scheme and eligibility	<p>The Financial Ombudsman Service Exchange Tower London E14 9SR United Kingdom</p> <p>Tel: +44 20 7964 1000 (from outside the UK) Email: complaint.info@financial-ombudsman.org.uk</p> <p>http://www.financial-ombudsman.org.uk</p>
Local Regulatory Reporting Requirements	None
Lloyd's Complaint Notice	The new generic complaints notice for the EEA should be used for Liechtenstein. This will be published on the Lloyd's Wordings Repository and referenced in the Pre-contractual notification and Insurance documents sections of Crystal.

