

All managing agents are asked to note and ensure compliance with the EU's recently implemented ODR Regulation, which establishes a new ODR platform.

With effect from 15 February 2016, the European Commission has set up an online dispute resolution (ODR) platform to allow consumers who have a complaint about a product or service bought online to submit the complaint via the online platform. The platform, called the 'ODR platform', allows consumers to submit complaints to a trader based in that or another EU member state. The ODR platform is intended to be additional to existing ADR arrangements provided by traders in the EU.

Full details of the ODR platform and the related rules introduced by the EU in relation to ODR and ADR can be found in [Guidance for Business produced by the UK Department for Business, Innovation & Skills](#).

Lloyd's already has in place detailed arrangements for complaints handling and, where complainants remain dissatisfied, they are able to refer their complaint to the appropriate complaints ombudsman in the relevant EU territory. In the UK that is the Financial Ombudsman Service.

In addition, to ensure compliance with the ODR regulations, managing agents now also must provide consumers with the following information for all policies sold in the EU (including the UK):

- a link on their website to the ODR platform, irrespective of whether they currently market their products or services to consumers in other member states.
- an email address on their website so that consumers have a first contact point. This could be the email address of an individual or a shared mailbox that has been set up to deal with complaints.
- a link to the ODR platform in any emails sent to consumers offering insurance products as well as making consumers aware of the possibility of using the ODR platform for resolving their disputes. It is recommended that this information should follow contact information for making complaints to Lloyd's and any local complaints ombudsman/regulator.
- this information must also be provided in the general terms and conditions applicable to online sales and service contracts – again this is in addition to direct contact information for the making of complaints to Lloyd's and any local complaints ombudsman.

The website address for the ODR platform is: <http://ec.europa.eu/odr>.

The requirements to provide the information will apply to all managing agents and coverholders where insurance policies are sold online. The definition of online selling is a wide one.

Managing agents should refer to the [Guidance for Business produced by the Department for Business, Innovation & Skills](#) for full details of the new rules. It is the responsibility of managing agents to ensure compliance with these rules.

For details of Lloyd's complaint handling requirements visit: www.lloyds.com/complaintshandling.