

International Complaints Handling at Lloyd's: Poland

Definition of a complaint	An application lodged with a financial market entity by their client(*) in which the client raises objections concerning services provided by the financial market entity.
Definition of a complainant	There is no definition of a 'complainant', however the definition of "client of the financial market entity" includes "a natural person of the insured, policyholder, beneficiary or person entitled under the insurance agreement". It refers to insureds, policyholders, third party claimants and beneficiaries who are individual persons not commercial entities.
Application of Lloyd's procedure and local complaint regulations	All insurance policies written on a freedom of services or establishment basis.
Timescale	<p>An insurer must provide a response without undue delay and the complainant must <u>receive</u> the response not later than 30 days after receipt of the complaint. In complex cases, the insurer must ensure the complainant <u>receives</u> the response within 60 days after receipt of the complaint.</p> <p>If the insurer is not able to provide a response within 30 days because it is a complex complaint, the insurer must contact the complainant and:</p> <ul style="list-style-type: none"> • Explain the reason for the delay. • Indicate the circumstances that must be established to handle the case. • Specify the expected timescale within which a response will be provided, which must not be more than 60 days after receipt of the complaint. <p>If the complainant does not receive a response within 30 days, or 60 days for complex cases, the complaint shall be deemed as settled in favour of the complainant.</p>
EDR scheme and eligibility	<p>Financial Ombudsman / Biuro Rzecznika Finansowego Al. Jerozolimskie 87 02-001 Warszawa Poland Tel: +48 22 333 73 26/27 Fax: +48 22 333 73 29 E-mail: biuro@rf.gov.pl</p> <p>The Financial Ombudsman will deal with complaints in</p>

	<p>respect of freedom of services and establishment business, if the complaint has been made by an individual person who is an insured, policyholder, claimant or beneficiary. The Financial Ombudsman will not deal with complaints if the complainant has not exhausted the insurer's own complaints procedure or if the dispute is going to be, or has been, heard in a court of law or an out of court arbitration body or similar.</p>
<p>Local Regulatory Reporting Requirements</p>	<p>Lloyd's is required to provide the Financial Ombudsman with an annual report of complaints data in respect of both freedom of services and establishment business. This will be done centrally by the Lloyd's General Representative for Poland on behalf of the Lloyd's market.</p>
<p>Lloyd's Complaint Notice</p>	<p>A new complaints notice for Poland LSW1864 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>

(*) this is defined in the regulation and includes an insured, policyholder, beneficiary or third party claimant ("person entitled under the insurance agreement")