

ENDORSEMENT TO THE MODEL BINDING AUTHORITY AGREEMENT FOR INTERNATIONAL COMPLAINTS - GENERIC ONE STAGE PROCESS - NO AUTHORITY

(For use with LMA Binding Authority Agreements in territories where a country specific endorsement has not been published by the LMA.)

The provisions of this endorsement are to be read in conjunction with Section 22 (Complaints or Proceedings).

The Coverholder has no authority to handle complaints against Underwriters or to offer redress to resolve complaints.

1. Process

- 1.1. Upon receipt of a Complaint against Underwriters which fulfils the local definition the Coverholder must not handle the Complaint.
- 1.2. If the Coverholder is in any doubt as to whether or not it is a Complaint the Coverholder shall treat it as a Complaint.
- 1.3. The Coverholder must immediately pass the Complaint, along with all relevant documentation, to Underwriters using the following email address: **{Insert Underwriters email address}**
- 1.4. If Underwriters request further information the Coverholder must provide this promptly.
- 1.5. Upon receipt of a complaint which does not fulfil the local definition of Complaint the Coverholder must **{Insert instructions here}**

2. Additional Responsibilities

In addition to the above the Coverholder will:

- 2.1. Ensure that all members of staff that may receive Complaints in relation to any operations under this Binding Authority Agreement are trained in Complaint identification to a level appropriate to their position and role within the organisation and are aware of the above procedure;
- 2.2. [Inform policyholders of the availability of the EU Online Dispute Resolution (ODR) scheme in relation to products distributed under this binding authority agreement. Where required to do this, the Coverholder must display the following wording on their website and policy documentation:
'If you were sold this product online or by other electronic means and within the European Union (EU) you may refer your complaint to the EU Online dispute Resolution (ODR) platform. Upon receipt of your complaint the ODR will escalate your complaint to your local dispute resolution service - this process is free and conducted entirely online. You can access the ODR platform on <http://ec.europa.eu/odr>.' **{Delete if not applicable}**

3. Record keeping

- 3.1. The Coverholder shall maintain a register of all Complaints against underwriters. The register should include the following information:
 - a. Name of Complainant and policyholder (if different)
 - b. Name of Complainant's representative (if applicable)
 - c. Address of Complainant
 - d. Address of Complainant's representative (if applicable)
 - e. Date complaint received

- f. Date referred to Underwriters
 - g. Policy number
 - h. Claim reference (if applicable)
 - i. Unique market reference
- 3.2. The Coverholder must provide a copy of the register to Underwriters, or their representatives, promptly upon request.

4. Additional Guidance

- 4.1. In the event additional guidance is required the Coverholder should contact Underwriters at: **{Insert Underwriters contact details here}**
- 4.2. Lloyd's also provides further guidance at: www.lloyds.com/complaintshandling. Or, the Coverholder could contact Lloyd's directly on: complaints-enquiries@lloyds.com or +44(0)20 7327 5696.

5. Definitions

The definition of Complaint and Complainant to be adopted shall be the definition as prescribed by local law. For guidance see www.lloyds.com/crystal and www.lloyds.com/complaintshandling/international

LMA5307

31 January 2018