

International Complaints Handling at Lloyd's: Romania

Definition of a complaint	The definition of "complaint" is the request, complaint or notification made in writing or by electronic mail, whereby a complainant or the complainant's legal attorney-in-fact, acting exclusively in the name of the complainant and for purposes not included in their business activities, and without acting in their own commercial interest, expresses its dissatisfaction regarding insurers and insurance brokers' activity.
Definition of a complainant	The definition of "complainant" is any natural or legal person having the capacity of policyholder, beneficiary, contractor or aggrieved party as defined by the legislation in force.
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 understands that there are no local complaints handling rules which apply to Lloyd's. However, 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 Romania. This will be published on the Lloyd's Wordings Repository and referenced in the Pre-contractual notification and Insurance documents sections of Crystal.