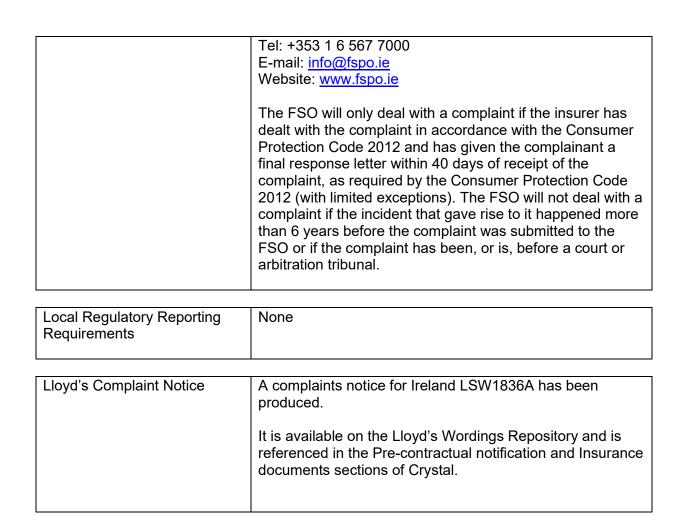
## International Complaints Handling at Lloyd's: Ireland

Definition of a complaint	An expression of grievance or dissatisfaction by a consumer, either orally or in writing, in connection with:  a) The provision or the offer of the provision of a product or service to a consumer by a regulated entity or;  b) The failure or refusal of a regulated entity to provide a product or service to a consumer.
Definition of a complainant	<ul> <li>There is no definition of a complainant. However, a complaint must be submitted by a consumer.</li> <li>The definition of a consumer is: <ul> <li>An individual person.</li> <li>Partnerships with an annual turnover of less than €3 million.</li> <li>Clubs with an annual turnover of less than €3 million.</li> <li>Charities with an annual turnover of less than €3 million.</li> <li>Trusts with an annual turnover of less than €3 million.</li> <li>Sole Traders with an annual turnover of less than €3 million.</li> <li>A limited company with an annual turnover of less than €3 million.</li> </ul> </li> </ul>
Application of Lloyd's procedure and local complaint regulations	All insurance policies written on a freedom of services or establishment basis
Timescale	<ul> <li>An acknowledgement within 5 business days.</li> <li>An update in writing at least every 20 business days.</li> <li>A final response within 40 business days.</li> <li>If a response is not issued within 40 business days, a letter should be issued to the insured advising of why a letter has not been sent. The letter should also detail a date to which the response will be sent. Insured should also be given full referral rights to the FSO.</li> <li>If a complaint is resolved within 5 business days of receipt, a brief description of the complaint and details on how the complaint was resolved must be provided to the International Complaints Team alongside a copy of the International Notification Spreadsheet.</li> </ul>
EDR scheme and eligibility	Financial Services and Pensions Ombudsman Lincoln House Lincoln Place Dublin 2 D02 VH29 Republic of Ireland

Classification: Unclassified



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