

COMPLAINTS NOTICE

CYPRUS

COMPLAINT HANDLING ARRANGEMENTS

Any complaint should be addressed in the first instance to:

Service Manager Operations Team Lloyd's Insurance Company S.A. Bastion Tower Marsveldplein 5 1050 Brussels Belgium

Tel: +32 (0)2 227 39 40 E-mail: lloydsbrussels.complaints@lloyds.com

Your complaint will be acknowledged, in writing, within 2 (two) business days of the complaint being received.

A decision on your complaint will be provided to you, in writing, within 15 (fifteen) business days of the complaint being received. If it is not feasible to make a decision within 15 (fifteen) business days, you will be informed about the reasons for the delay, in writing, before the end of the 15 (fifteen) business day time limit and advise you when it expects to provide you with its decision. The additional time taken by the insurer to provide you with its decision on the complaint will be within 30 (thirty) business days from the end of the original 15 (fifteen) business day time limit.

Should you remain dissatisfied with the final response or if you have not received a final response within 3 (three) months of the complaint being received, you may be eligible to refer your complaint to the Financial Ombudsman of the Republic of Cyprus. The contact details are as follows:

Financial Ombudsman of the Republic of Cyprus PO Box 25735 1311 Nicosia Cyprus

Tel: +357 2284 8900 E-mail: <u>complaints@financialombudsman.gov.cy</u> Website: <u>www.financialombudsman.gov.cy</u>

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 <u>http://ec.europa.eu/odr</u>.

The complaints handling arrangements above are without prejudice to your right to commence a legal action or an alternative dispute resolution proceeding in accordance with your contractual rights.

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