

COMPLAINTS NOTICE

FINLAND



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 5 (five) business days of the complaint being made.

A decision on your complaint will be provided to you, in writing, within 8 (eight) weeks of the complaint being made.

Should you remain dissatisfied with the final response or if you have not received a final response within 8 (eight) weeks of the complaint being made, you may be eligible to refer your complaint to the Financial Ombudsman Bureau or the Consumer Disputes Board. The contact details of these organisations are as follows:

Financial Ombudsman Bureau
Porkkalankatu 1
00180 Helsinki
Finland

Tel: +358 9 6850 120

Fax: +358 9 6850 1220

Email: info@fine.fi

Website: www.fine.fi/en/frontpage.html

Consumer Disputes Board
Hämeentie 3
P.O. Box 306
00531 Helsinki
Finland

Tel: +358 29 566 5200

Fax: +358 29 566 5249

E-mail: kril@oikeus.fi

Website: www.kuluttajariita.fi/en/index/kuluttaja-asiat/kuluttajaasiat/vakuutuksetjapanakit.html

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>.

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. You are entitled to institute a claim in the district court of your place of residence in Finland if you are Finnish resident and a policyholder, insured or beneficiary under your insurance contract. Such claim may be instituted within three years after receiving a written information on the final response.

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