



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/

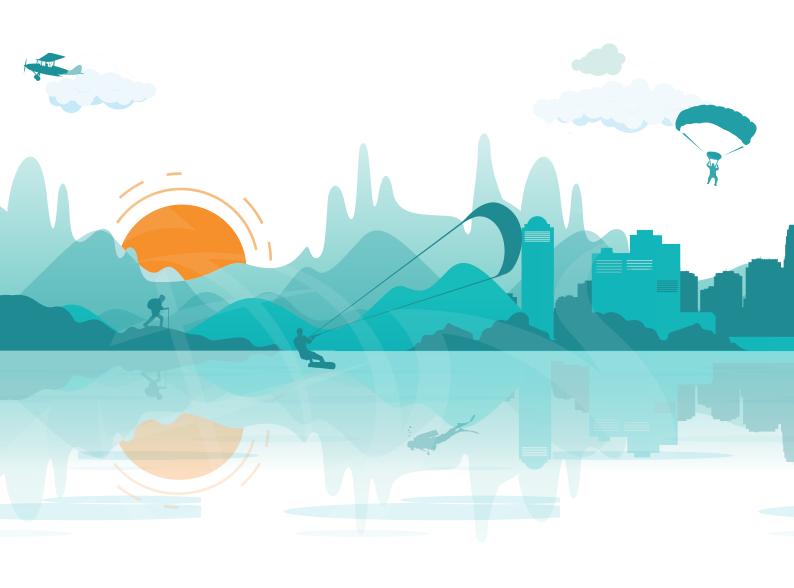
kuluttajaasiat/vakuutuksetjapankit.html

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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Tangiers Underwriting Services SRL

Avenue des Arts 6 1210 Brussels, Belgium

Tel: + 32 (2) 8810125

email: europe@battleface.com

Collinson Assistance Services 24h emergency: +44 (0)207 111 1101 e-mail: medicalops@collinsongroup.com