



HOW TO MAKE A COMPLAINT

1. In the event that our service does not meet your expectations and you wish to make a complaint we ask that you contact us either by telephone or in writing. We will handle your complaint fairly and, as part of our quality procedures, we will use it to maintain and improve our service.
2. We aim to resolve your concerns, whenever possible, within five working days. If this is not possible, we will acknowledge your complaint in writing no later than five working days after receipt. We will then deal with your complaint promptly and will keep you informed of the progress of our investigation and the measures being taken to resolve your complaint.
3. If we are unable to issue a final response within eight weeks of receipt of your complaint we will write to you and explain why we have been unable to conclude your complaint and confirm when we expect to be able to provide a final response. You are welcome to contact us at any time to check the status of our investigation. We will also advise you of your right to refer the complaint to the Financial Services & Pensions Ombudsman (FSPO) if you are dissatisfied with the delay, or if you are dissatisfied with the final response you have received, at whichever stage of the process it is issued to you.

4. Eligible Complainants;

“consumer”, in relation to a financial service, means—

- a) (i) a natural person, not acting in the course of business,
 - (ii) a sole trader, partnership, trust club or charity (not being a body corporate), with an annual turnover in its previous financial year (within the meaning of section 288 of the Act of 2014) of €3 million or less, or
 - (iii) an incorporated body that—
 - I. had an annual turnover in its previous financial year (within the meaning of section 288 of the Act of 2014) of €3 million or less, and
 - II. is not a body corporate that is a member of a group of companies (within the meaning of section 8 of the Act of 2014) with a combined annual turnover (in the previous financial year (within the meaning of section 288 of the Act of 2014) of the group of companies), of greater than €3 million,
- that—
 - A. is a customer of a financial service provider,
 - B. is a person or body to whom a financial service provider has offered to provide a financial service, or
 - C. has sought the provision of a financial service,
- b) a consumer who was in relation to a credit agreement, a customer of the financial service provider in a case where a credit servicing firm undertakes credit servicing in respect of the credit agreement concerned,
- c) an actual or potential beneficiary of a financial service, or
- d) an employee or a former employee entitled to benefit from an income continuance plan;

“consumer”, in relation to a pension product, means an actual or potential beneficiary of an occupational pensions scheme, a trust RAC or a PRSA who believes they have suffered financial loss because of maladministration of the scheme, trust or PRSA, as the case may be;

5. The FSPO sets time limits for consumers to refer complaints to them and they will not consider a complaint unless the firm has been given an opportunity to resolve it and at least 40 business days have elapsed from the date the complaint was made. A complaint must then be referred to FSPO within six years from the event the consumer is complaining about.

6. The Head of Compliance can be contacted at:

Address: Specialist Risk Europe Limited, 16 Fitzwilliam Place, Dublin, D02 FF82, Ireland

Tel: +353 1 584 9677

7. The Financial Services & Pensions Ombudsman contact details are:

Postal address:

Address: Financial Services & Pensions Ombudsman Service

Lincoln House, Lincoln Place, Dublin 2, D02 VH29

Enquiries and consumer helpline:

Tel: + 353 (1) 567 7000

Email: info@fspo.ie

Website: www.fspo.ie

Please see the leaflet [here](#)

8. Where we act on behalf of a Lloyd's underwriter and your policy is underwritten by Underwriter's at Lloyd's you may contact them as follows;

Address: Service Manager, Complaints team, Lloyd's Insurance Company S.A., Bastion Tower, Marsveldplein 5, 1050 Brussels Belgium

Tel: +32 (0)2 227 39 40

E-mail: LloydsEurope.Complaints@lloyds.com

Website: <https://lloydseurope.com/complaintshandling/>

Please see the document [here](#)



Specialist Risk Europe Limited, trading as The Underwriting Exchange, MX Underwriting Europe, and LIME is regulated by the Central Bank of Ireland.

We are also authorised and regulated by the Financial Conduct Authority (FRN 989072).

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