

How to make a Complaint

1. If 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, at intervals of no more than twenty working days. We will also provide you with information of the measures being taken to resolve your complaint. You are welcome to contact us at any time to check the status of our investigation.
3. If we are unable to issue a final response within forty working days 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. 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;
A “complaint” means, an expression of grievance or dissatisfaction by a consumer, either orally or in writing, in connection with -
 1. the provision or the offer of the provision of a financial service to a consumer by a regulated entity, or
 2. the failure or refusal of a regulated entity to provide a financial service to a consumer;

“complainant” persons who makes a complaint that is :

- a) a consumer;
- b) an actual or potential beneficiary;
- c) a person acting on behalf of an actual or potential beneficiary; or
- d) a person of a class specified in regulations made by the Minister.

“consumer” means any of the following:

- a) a person or group of persons, but not an incorporated body with an annual turnover in excess of €3 million in the previous financial year (for the avoidance of doubt a group of persons includes partnerships and other unincorporated bodies such as clubs, charities and trusts, not consisting entirely of bodies corporate); or

b) incorporated bodies having an annual turnover of €3 million or less in the previous financial year (provided that such body shall not be a member of a group of companies having a combined turnover greater than the said €3 million);

and includes where appropriate, a potential 'consumer' (within the meaning above);

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 Compliance Manager can be contacted at:
Address: Specialist Risk Europe Limited, 16 Fitzwilliam Place, Dublin, D02 FF82, Ireland
Tel: + 353 (1) 669 4631
Email: complaints@specialistrisk.com
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@fspoi.ie
Website: <https://.fspoi.ie>
[https://fspoi.ie/documents/How to make a complaint to the FSPO leaflet.pdf](https://fspoi.ie/documents/How_to_make_a_complaint_to_the_FSPO_leaflet.pdf)
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/>
https://lloydseurope.com/wp-content/uploads/2021/05/Lloyds-Europe_Complaints-Leaflet_.pdf