**QBE Ireland How We Will handle Your Complaint**

QBE Europe SA/NV (Irish Branch) is regulated by The Central Bank of Ireland and is subject to The Consumer Protection Code and Minimum Competency Code which offer protection to consumers. These codes can be found on the Central Bank’s website [www.centralbank.ie](http://www.centralbank.ie). QBE is committed to providing a professional and efficient service.  However, if we do not deliver to these high standards of service, or if we make a mistake, we want to know.  We therefore welcome feedback from our policyholders. Such feedback and Complaints give us an opportunity to review our processes and procedures, providing us with an opportunity to improve the services we offer. Our objective is to resolve any complaint arising from the services we provide in an efficient and fair manner.

Please follow the steps below, which do not affect your right to take legal action.

If you have any complaint concerning our products or services, in the first instance you should contact;

Michael Fleming

Claims Manager

QBE Europe SA NV

Clarendon House,

6-10 Suffolk Street

Dublin 2

Ireland

Phone 01 6053678

E-mail: Michael.fleming@ie.qbe.com

Regarding complaints on Lloyd’s policies, should you remain dissatisfied with the response that you receive from us, you may, if eligible, refer your complaint to Lloyd's. Lloyd’s will investigate the matter and provide a final response. Lloyd's contact details are as follows:

Complaints
Lloyd’s
One Lime Street
London EC3M 7HA

Email: complaints@lloyds.com
Telephone: +44 (0)20 7327 5693
Fax: +44 (0)20 7327 5225
Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

If you were sold a QBE 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>..

Alternatively, should you remain dissatisfied with QBE or Lloyd's final response, you may, if eligible, refer your complaint to the Financial Services and Pension Ombudsman. The Financial Services and Pension Ombudsman is an independent service in Ireland for settling disputes between consumers and businesses providing financial services.

The Financial Services and Pension Ombudsman’s contact details are as follows:

Financial Services and Pension Ombudsman

Lincoln Place

Dublin 2

D02 VH29

Telephone – 01 567 7000

Email at info@fspo.ie

We will advise you in our final response if we believe that you are eligible to refer your complaint to the Financial Services and Pension Ombudsman.

**Complaints Procedure**

Our complaints handling procedure below sets out what we will do if we receive a complaint;

1. Where you have arranged your policy through a broker or agent, you should direct your complaint to them in the first instance to pass to QBE, if applicable.
2. When we receive a complaint, we will try to resolve it at first contact and maintain a record of the complaint. To assist you, we will provide you with a form which will enable you to detail the basis of your complaint.
3. If we cannot resolve the complaint at first contact, should you, the consumer, wish to avail of this process we will initiate same. We will record the complaint and you will receive written acknowledgement within 5 business days of receipt of the complaint. This correspondence will include contact details of a dedicated person nominated to deal with your complaint.
4. Some complaints are complex and may take some time to resolve. We will investigate the complaint as quickly and thoroughly as possible and where applicable, provide you with regular written updates on the progress of the investigation at intervals of not more than 20 business days.
5. We will send you a letter with details of the outcome of our enquiries concerning the issues raised within 5 business days of completion of the investigation.
6. If the complaint is not resolved within 40 business days of receipt, we will write to you advising the anticipated time frame for the resolution of the complaint. At that point we will also advise you of your right to refer their complaint to the office of the Financial Services and Pensions Ombudsman, providing their contact details;

Financial Services and Pension Ombudsman

Lincoln Place

Dublin 2

D02 VH29

Telephone – 01 567 7000

Email at info@fspo.ie

1. If the complaint is not resolved to your satisfaction and you remain dissatisfied with our final response to your complaint you can refer the matter to the Financial Services and Pension Ombudsman
2. If you are a resident of Northern Ireland, you may also refer your complaint to the Financial Ombudsman Service:

Financial Ombudsman Service

Exchange Tower

London E14 9SR

Telephone 0044 800 023 4567

Email complaint.info@financial

Website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

1. You must refer the matter to that office within six months of the date of our decision.
2. We will keep records of all complaints including all details relating to the complaint for a period of 6 years.