



COMPLAINTS POLICY & PROCEDURE - BELGIUM

Introduction

We take very seriously any situation that arises where a complaint is made by any client or broker about how we have handled their insurance. Under Belgian regulations we are required to comply with certain compliant handling rules where the complainant is eligible to make a complaint. An eligible complainant is a person eligible to have a complaint considered under the Insurance Ombudsman and is defined as:

“Any natural person who acts for a purpose outside the scope of his trade, company, craft or profession”.

The definition of a complaint is “Any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service, which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience.”

Procedure for those that wish to make a complaint

1. We would wish to resolve the issues as soon as possible so in the first instance (if appropriate) the complainant should discuss their concerns with their normal point of contact. However, if this is not appropriate the complaint should be registered with the Managing Director; this can be in writing, via the telephone or e-mail. Please note that there are no charges associated with processing a complaint. The e-mail address is: complaintadmin@bdb-europe.eu
Address: Broekstraat/Rue du Marais 49-53, b6 – 1000 Brussels, Belgium
Telephone: +32 2 445 53 20
2. With the exception of complaints that can be resolved by the close of business on the next working day, the Managing Director will acknowledge the complaint promptly, informing the complainant of whom within the company is dealing with the complaint and the timescale in which the complainant can expect to receive a response.
3. The complaint may need to be referred to Lloyd's Insurance Company/the Lloyd's managing agent subject to the requirements of the wording.
4. Where at all possible the complaint should be handled by a senior individual not involved with the transaction. In most cases this will be our Compliance Director.
5. The complainant must be kept informed of the progress of the complaint and we must provide a written response in the form of a final letter or holding response (where a final response is not forthcoming) as soon as possible. We are required to provide a final response within 8 weeks of receiving the complaint. If we are unable to do so we need to explain why and also inform the complainant of when a final response is likely.
6. If we have not resolved the complaint within 8 weeks then the complainant is entitled to refer the complaint to the Insurance Ombudsman. We must inform the complainant of the contact details, which are as follows:

Insurance Ombudsman (Ombudsdienst Verzekeringen/Ombudsman des assurances) de Meeussquare 35
1000 Brussels
Belgium
Tel: +32 (2) 547 58 71 Fax: +32 (2) 547 59 75
E-mail: info@ombudsman.as
Website: <http://www.ombudsman.as>



7. Once the complaint has been fully investigated in normal circumstances our response will be one of the following options:
 - Accept the complaint and offer compensation if appropriate; or
 - Reject the complaint, giving full reasons for doing so.