

## COMPLAINTS NOTICE – PORTUGAL

Any complaint should be addressed 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](mailto:lloydsbrussels.complaints@lloyds.com)

Your complaint will be acknowledged in writing, within 5 (five) business days of the complaint being made. You will be informed of the date when the investigation is expected to be finished.

A decision on your complaint will be provided to you, in writing, within 20 (twenty) calendar days (or 30 (thirty) calendar days for exceptional or complex cases) of the complaint being received.

Should you remain dissatisfied with the final response or if you have not received a final response within 20 (twenty) calendar days (or 30 (thirty) calendar days for exceptional or complex cases) of the complaint being received, you may refer your complaint to an independent Customers' Ombudsman in accordance with law in Portugal. Insurers providing insurance policies in Portugal must appoint an independent Customers' Ombudsman in Portugal. The Ombudsman will review the complaint within 30 (thirty) calendar days of receipt (or 45 (forty five) calendar days in exceptional cases) and issue a recommendation accordingly.

Lloyd's Insurance Company S.A. has appointed the following lawyer as its Ombudsman in Portugal:

Mr Gonçalo Vareiro  
PACC.V, Sociedade de Advogados RL  
Rua Braamcamp, n.º 6, 1.º Esq.  
1250-050 Lisbon  
Portugal

Fax: +351 213 802 629

E-mail: [gvareiro@paccv.com](mailto:gvareiro@paccv.com)

You may also bring a complaint before the Authority for the Supervision of Insurance and Pension Funds (ASF). The contact details are below:

Authority for the Supervision of Insurance and Pension Funds (ASF)  
Av. da República, 76  
1600-205 Lisbon  
Portugal

Tel: (351) 21 790 31 00

Fax: (351) 21 793 85 68

If you have purchased your contract online you may also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is [www.ec.europa.eu/odr](http://www.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.

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