

# International Complaints Handling at Lloyd's: Jersey and Guernsey

Definition of a Complaint	Any oral or written expression of dissatisfaction: <ul style="list-style-type: none"><li>• whether or not the provider considers that it is justified;</li><li>• about providing, or failing to provide, a financial service in or from the Channel Islands;<sup>7</sup></li><li>• from, or on behalf of, an eligible complainant<sup>8</sup>; and</li><li>• alleging actual or prospective financial loss, material distress or material inconvenience.</li></ul>
---------------------------	--

Definition of a complainant	<ul style="list-style-type: none"><li>• consumers (anywhere in the world);</li><li>• microenterprises (anywhere in the world);</li><li>• certain Channel Islands charities</li></ul>
-----------------------------	--

Timescale	<ul style="list-style-type: none"><li>• Acknowledgement within 2 business days</li><li>• Written response within 2 weeks (stage 1)</li><li>• If the complainant remains dissatisfied Lloyd's will investigate (stage 2) and provide a final response within 8 weeks of the complaint being made.</li></ul>
-----------	--

EDR referral	Channel Islands Financial Ombudsman (CIFO) P O Box 114 Jersey, Channel Islands JE4 9QG Email: <a href="mailto:enquiries@ci-fo.org">enquiries@ci-fo.org</a> Website: <a href="http://www.ci-fo.org">www.ci-fo.org</a> Jersey local phone: 01534 748610 Guernsey local phone: 01481 722218
--------------	---