

## International Complaints Handling at Lloyd's: Portugal

Definition of a complaint	A statement of disagreement in connection with the position adopted by an insurer or of dissatisfaction in connection with the provision of services rendered by an insurer as well as allegations of potential breaches, whether submitted by policyholders, insureds, beneficiaries or third parties. Complaints do not include statements forming part of the contract negotiation process, requests for the execution of legal or contractual duties, communications during claims handling or requests for information or clarification.
Definition of a complainant	There is no definition of a "complainant", but any individual person or corporate entity that is policyholder, insured, beneficiary or prejudiced third party may make a complaint.
Application of Lloyd's procedure and local complaint regulations	All insurance policies written on a freedom of services or establishment basis
Timescale	<ul style="list-style-type: none"> <li>• Receipt of a complaint must be acknowledged promptly. The complainant must be advised of the date when the investigation is expected to be finished.</li> <li>• The final response must be provided to the complainant within 20 days. (There is no timescale for the final response but complainants have the right to refer the complaint to Lloyd's appointed ombudsman if the insurer has not responded within 20 days, or 30 days for exceptional or complex cases.)</li> </ul>
EDR scheme and eligibility	<p>There is no national insurance ombudsman. However, insurers providing insurance policies in Portugal must appoint an independent Customers' Ombudsman in Portugal. The function of the Ombudsman is to review complaints from policyholders, insureds, beneficiaries and third parties in Portugal and to issue recommendations.</p> <p>The insurer's ombudsman will deal with all complaints made against that insurer if:</p> <ul style="list-style-type: none"> <li>• The risk insured by the underlying policy is located in Portugal, and;</li> <li>• The insurer has not responded to the complaint within 20 days (or 30 days for exceptional or complex cases) or the complainant remains dissatisfied with the response.</li> </ul> <p>Lloyds has appointed a local lawyer as its ombudsman:</p>

	<p>Mr Gonçalo Vareiro PACC.V, Sociedade de Advogados RL Rua Braamcamp, n.º 6, 1.º Esq. 1250-050 Lisbon Portugal</p> <p>Fax: +351 213 802 629 E-mail: gvareiro@paccv.com</p>
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Local Regulatory Reporting Requirements	Annual reporting to the ASF which is carried out centrally by Lloyd's Iberia office on behalf of the Lloyd's market.
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Lloyd's Complaint Notice	<p>A new complaints notice for Portugal LSW1879A has been produced.</p> <p>It is available on the Lloyd's Wording Repository and is referenced in the Pre-contractual notification and Insurance documents sections of Crystal</p>
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