

## International Complaints Handling at Lloyd's: Spain

<p>Definition of a Complaint</p>	<p>A complaint shall mean a statement of dissatisfaction submitted by a user of a financial service due to delays, neglect or any other failing in the functioning of the financial institution against which the complaint is filed. It also includes complaints, with a view to obtaining compensation for the harm to the user's interest or right, for specific facts about acts or omissions, which are detrimental for the user and that, arise from breaches of the regulations on transparency and customer protection, or of good practices in financial business.</p> <p>A complaint <u>must</u> be submitted to the insurer in writing in order for it to be considered a complaint.</p>
<p>Definition of a complainant</p>	<p>There is no definition of a "complainant" but any individual person or corporate entity that has a right or interest in a policy (e.g., policyholder, insured, beneficiary, third party claimant) is entitled to submit a complaint to an insurer.</p>
<p>Application of Lloyd's procedure and local complaint regulations</p>	<p>All insurance policies written on a freedom of services or establishment basis.</p>
<p>Timescale</p>	<ul style="list-style-type: none"> <li>• A prompt acknowledgement of the complaint</li> <li>• The insurer must issue its final response, in writing, within 10 days after it has made a decision on the complaint and at the latest within two months of receiving the complaint.</li> </ul>
<p>EDR referral</p>	<p>Dirección General de Seguros y Fondos de Pensiones / Directorate General of Insurance and Pension Funds  Paseo de la Castellana, 44  28046 Madrid  Spain</p> <p>Tel: 902 19 11 11</p> <p><a href="http://www.dgsfp.mineco.es/reclamaciones">www.dgsfp.mineco.es/reclamaciones</a></p> <p>Complaints from individuals and corporate entities may be referred to the insurance regulator, the Directorate General of Insurance and Pension Funds (DGS). The DGS deals with complaints in respect of mass risks written by local and EEA insurers.</p>

Local Regulatory Reporting Requirements	None
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Lloyd's Complaints Notice	<p>A new complaints notice for Spain LSW1863 has been produced.</p> <p>It is available on the Lloyd's Wordings Repository and is referenced in the Pre-contractual notification and Insurance documents sections of Crystal.</p>
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