

COMPLAINTS POLICY

Our commitment to you

It is always our intention to provide you with the highest quality service. However, we appreciate that occasionally things can go wrong and, when they do, there are four things that matter:

- You know who to complain to;
- You know how your complaint will be dealt with;
- You feel confident that we will take your complaint seriously; and
- Where appropriate, we will put things right quickly.

Who to complain to

Please address your complaint, and any subsequent queries you may have in connection with the complaint, to Complaints Officer.

Contact details are as follows:

Compliance
Howden Insurance (Ireland) Limited
10 The Courtyard
Kilcarbery Park
Nangor Road
Dublin 22

Email: compliance@howdeninsurance.ie

Your complaint will be acknowledged, in writing, within 5 (five) business days of the complaint being made. You will also be informed of the name of one or more individuals that will be your point of contact regarding your complaint until the complaint is resolved or cannot be progressed any further. You will be provided with an update on the progress of the investigation of your complaint, in writing, within 20 (twenty) business days of the complaint being made.

A decision on your complaint will be provided to you, in writing, within 40 (forty) business days of the complaint being made. Should you remain dissatisfied with the final response or if you have not received a final response within 40 (forty) business days of the complaint being made, you may be eligible to refer your complaint to the Financial Services and Pensions Ombudsman (FSPO). The contact details are as follows:

Financial Services and Pensions Ombudsman
Lincoln House
Lincoln Place
Dublin 2
D02 VH29
Republic of Ireland

Telephone: +353 1 567 7000

E-mail: info@fspo.ie

Website: www.fspo.ie

If you are domiciled outside Republic of Ireland, you should refer to your policy documents for relevant Ombudsman details.

Lloyd's

If your policy is insured in the Lloyd's market, you are entitled to refer your complaint to Lloyd's who will conduct a full investigation and provide you with a written final response, if you are not satisfied with our response or if you have not heard from us within 2 weeks. You should contact:

Complaints
Lloyd's
Fidentia House
Walter Burke Way
Chatham Maritime
Chatham
Kent ME4 4RN

E-mail: complaints@lloyds.com

Telephone: +44 (0) 20 7327 5693

Fax: +44 (0) 20 7327 5225

Website: www.lloyds.com/complaints

If you are not happy with the response you get from Lloyd's, you may be entitled to refer the matter to the FOS. Lloyd's will send you a FOS leaflet with further information at the appropriate time.

If you have purchased 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.

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.