

HOW TO MAKE A COMPLAINT

For complaints relating to policies purchased on or after 1st January 2021

We aim to provide the highest service standards at all times however, if for any reason you are not satisfied, we would like to hear from you. The procedure below has been put in place to ensure that your concerns are dealt with promptly and fairly. Please remember to quote your name as shown on your current policy schedule and the policy number or the claims number in all correspondence and telephone calls.

Complaint relating to the sale of your insurance:

If **you** are dissatisfied with any aspects of the sale of **your** insurance **you** should contact The Complaints Manager, KennCo Underwriting Ltd, Suites 5-7, Grange Road Office Park, Grange Road, Rathfarnham, Dublin 16. Email: complaints@kennco.ie

All other complaints:

For all other complaints, including complaints relating to the terms of **your** insurance and/or complaints relating to **your** claim the following Complaints Procedure is available to **you** to contact the **insurer** directly.

Complaints Procedure

Sections 1-12, 14-16

Any complaint should be addressed to:

Complaints, Arch Insurance (EU) dac, 2nd Floor, Block 3 The Oval, 160 Shelbourne Road, Ballsbridge, Dublin 4. Email: complaints@archinsurance.eu

Should **you** remain dissatisfied, **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.

Tel: +353 1 567 7000 Email: info@fspo.ie Website: www.fspo.ie

In addition, if **you** purchased **your policy** online **you** may be eligible to refer **your** complaint via the European Commission's Online Dispute Resolution (ODR) platform.

Full details can be found at the following website address http://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.

Section 13 legal Costs and Expenses

Please forward details of your complaint to:

MIS Underwriting Limited, 14a Jocelyn Street, Dundalk, Co Louth, A91 XNY2

Tel: 01 872 0179

Email: underwriting@misgroup.com

If the matter still cannot be resolved to **your** satisfaction, **you** have the right to refer to:

The Financial Services and Pensions Ombudsman,

Lincoln House, Lincoln Pl, Dublin 2.

D02 VH29.

Tel: +353 1 567 7000

The Financial Services and Pensions Ombudsman can only deal with **your** claim after **you** have followed the full complaints procedure.



For complaints relating to policies purchased **on or after 1**st **September to 31**st **December 2020** Please use the procedure below

We aim to provide the highest service standards at all times however, if for any reason you are not satisfied, we would like to hear from you. The procedure below has been put in place to ensure that your concerns are dealt with promptly and fairly. Please remember to quote your name as shown on your current policy schedule and the policy number or the claims number in all correspondence and telephone calls.

Complaint relating to the sale of your insurance:

If you are dissatisfied with any aspects of the sale of your insurance you should contact The Complaints Manager, KennCo Underwriting Ltd, Suites 5-7, Grange Road Office Park, Grange Road, Rathfarnham, Dublin 16. Email: complaints@kennco.ie

All other complaints:

For all other complaints, including complaints relating to the terms of **your** insurance and/or complaints relating to **your** claim the following Complaints Procedure is available to **you** to contact the **insurer** directly.

Complaints Procedure

Sections 1-12, 14-16

Any complaint should be addressed to: Complaints, Arch Insurance (EU) dac2nd Floor, Block 3 The Oval, 160 Shelbourne Road, Ballsbridge, Dublin 4. Email: complaints@archinsurance.eu

Should **you** remain dissatisfied, **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

Tel: +353 1 567 7000 Email: <u>info@fspo.ie</u> Website: www.fspo.ie

In addition, if **you** purchased **your policy** online **you** may be eligible to refer **your** complaint via the European Commission's Online Dispute Resolution (ODR) platform.

Full details can be found at the following website address http://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.

Section 13 legal Costs and Expenses

Please forward details of your complaint to Arc by:

Phoning +44 (0) 1206 615000

Emailing customerservice@arclegal.co.uk

Writing to Arc Legal Assistance Ltd. PO Box 8921, Colchester CO4 5YD

If the matter still cannot be resolved to your satisfaction, you have the right to refer to:

The Financial Services and Pensions Ombudsman,

Lincoln House,

Lincoln PI,

Dublin 2,

D02 VH29

Tel: +353 1 567 7000

The Financial Services and Pensions Ombudsman can only deal with **your** claim after **you** have followed the full complaints procedure.



For complaints relating to policies purchased **on or after 1**st **March 2019 to 30**th **August 2020** please follow the complaints procedure below.

We aim to provide the highest service standards at all times however, if for any reason you are not satisfied, we would like to hear from you. The procedure below has been put in place to ensure that your concerns are dealt with promptly and fairly. Please remember to quote your name as shown on your current policy schedule and the policy number or the claims number in all correspondence and telephone calls.

If **you** are dissatisfied with any aspects of the sale of **Your** insurance **you** should contact The Complaints Manager, KennCo Underwriting Ltd, Suites 5-7, Grange Road Office Park, Grange Road, Rathfarnham, Dublin 16.

For all other complaints, a Complaints Procedure is available to **you** to contact the Insurer directly. The address is detailed below:

If you have already contacted KennCo Underwriting Ltd about your complaint, and they have not resolved Your complaint to Your satisfaction you may still contact the Insurer:

Complaints Procedure Sections 1-12, 14 and 15

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 39

Email: enquiries.lloydsbrussels@lloyds.com

Should **you** remain dissatisfied, **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

Tel: +353 1 567 7000 Email: info@fspo.ie Website: www.fspo.ie

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.

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.

Section 13 Legal Costs and Expenses

Please forward details of **your** complaint to Arc by: Phoning +44 (0) 1206 615000 Emailing customerservice@arclegal.co.uk Writing to Arc Legal Assistance Ltd. PO Box 8921, Colchester CO4 5YD

If the matter still cannot be resolved to **your** satisfaction, **you** have the right to refer to: The Financial Ombudsman Service (FOS), Exchange Tower, London E14 9SR

Tel: +44 (0) 800 023 4567

The Financial Ombudsman Service can only deal with **your** claim after **you** have followed the full complaints procedure.