

WHAT TO DO IF YOU HAVE A COMPLAINT?

We aim to provide you with the highest quality service and support. But if you do have a complaint or encounter a problem, please let us know as soon as you can. Our complaints process outlined below aims to address your concerns:

STEP 1

Any enquiry or complaint relating to a Lloyd's policy or claim should be addressed to either your Lloyd's insurance intermediary (in this case Delta Underwriting Private Limited as "the coverholder" – addressed to the Managing Director, Delta Underwriting Private Limited, 51 Bras Basah Road, Lazada One, #06-01, Singapore 189554 or on +65 9114 6916) or to the administrator handling your claim in the first instance – in most cases this will resolve your grievance. If you make a complaint to us, we will:

- let you know that we have received your complaint within three working days;
- make sure your complaint is fully investigated as soon as possible by someone not involved in the original decision;
- give you the name and contact details of the person handling your complaint;
- send you written advice about the progress or outcome of the complaint within 10 working days of receiving your complaint;
- where further information, assessment or investigation is required, we will agree to reasonable alternative timeframes with you;
- you will also be kept informed of the progress of your complaint.

STEP 2

In the unlikely event that this does not resolve the matter or you are not satisfied with the way your complaint has been dealt with, you should contact Pavlos Spyropoulos, the Lloyd's Singapore Country Manager at:

Lloyd's of London (Asia) Pte Ltd, 138 Market Street, CapitaGreen, #05-01, Singapore 048946

Telephone: +65 6499 9330 Email: pavlos.spyropoulos@lloyds.com

Following receipt of your dispute, it will be handled by the Policyholder & Market Assistance Department at Lloyd's in London.

STEP 3

If your dispute is not resolved in a manner satisfactory to you we will confirm in writing that you have reached the end of our complaints process. You may then refer your complaint to The Financial Industry Disputes Resolution Centre Ltd (FIDReC). This is a free, independent dispute resolution scheme. See <http://www.fidrec.com.sg/website/index.html> or call (65) 6327 8878 for information on how to make a complaint.

THE INFORMATION WE NEED:

When you lodge your dispute with us, we will usually require the following information:

- name, address and telephone number of the policyholder;
- the type of insurance policy involved;
- details of the policy concerned (policy and/or claim reference numbers, etc);
- name and address of the insurance intermediary through whom the policy was obtained;
- details of the reasons for lodging the dispute;
- copies of any supporting documentation you believe may assist us in addressing your dispute appropriately.