

6.8 Compliments and Complaints

6.8.1 - Ireland

Definition:

An expression of grievance or dissatisfaction by a consumer, either orally or in writing in connection with:

The provision or the offer of the provision of a product or service to a consumer by a regulated entity

or;

The failure or refusal of a regulated entity to provide a product or service to a consumer

Complaints may be reported verbally or in writing by the client.

Where a complaint is not resolved within five days a letter must be sent to the client. Advise the client in this communication of the contact within the company with regard to the complaint

Updates must be issued to the client at 20 business day intervals.

If the complaint remains unresolved after 40 business days, the client must be notified that they have the right to contact the ombudsman.

Financial Services Ombudsman

3rd Floor, Lincoln House

Lincoln Place

Dublin 2

Ireland

Tel: +353 1 6 620 899

Fax: +353 1 6 620 890

E-mail: enquiries@financialombudsman.ie

Logging

Email compliance with the detail of the complaint, client key, reason for complaint, contact details for client.

Compliance will enter the necessary data into the complaints log, taking into consideration

Can the issue be resolved quickly and efficiently and any action required.

what measures can be taken to prevent a re-occurrence

what action has already been taken to prevent a re-occurrence

Compliments and complaints are analysed on a half yearly basis. The results of the analysis are graphed and documented. They are then displayed on the notice board and sent to all staff by e-mail.

Results are discussed at the annual management review.

NB. O'Driscoll O'Neil aim to have all complaints dealt with and resolved within 5 days of receipt. Circumstances may arise where it may not be feasible to adhere to this time frame.

[Top](#)

6.8.2 Lloyd's Complaints – Complaints Handling Ireland

Complaint handling arrangements

- Client will advise ODON of complaint, should be addressed in the first instance to ODON or, alternatively, to the Insurer with a copy to ODON.
- ODON or the Lloyd's managing agent, will acknowledge receipt of the complaint in writing within 5 business days giving the insured a point of contact for the complaint.
- Following such acknowledgement, ODON or the Lloyds managing agent aim to provide the insured with its decision on the complaint, in writing, within ten business days of the complaint being made.
- If the insured remains dissatisfied with the decision on the complaint or have not received a decision within ten business days the insured may refer the complaint to the Lloyd's Country Manager for Ireland who will investigate and assess this complaint and aim to provide a final response within forty business days of the complaint being made to the party named above. The contact details are as follows:

Lloyd's Country Manager
Lloyd's Ireland Representative Ltd
7/8 Wilton Terrace
Dublin 2
Ireland
Tel: + 353 1 644 1000
E-mail: lloydsireland@lloyds.com

- Should the insured remain dissatisfied with the final response from the Lloyd's Country Manager for Ireland or if the insured have not received a final response within forty business days of the complaint being made, the insured may refer your complaint to the Financial Services Ombudsman (FSO). The contact details are as follows:

Financial Services Ombudsman

3rd Floor, Lincoln House

Lincoln Place

Dublin 2

Ireland

Tel: +353 1 6 620 899

Fax: +353 1 6 620 890

E-mail: enquiries@financialombudsman.ie

- All Lloyds complaints must be notified to the complaints team on a weekly basis using the International spreadsheet available www.lloyds.com/complaintshandling
- Select the International Complaint link
- There is a link displayed within this screen [spreadsheet](#), the template has been saved in the folder M:\Compliments Complaints\Lloyds Complaints from July 2015
- The information relating to the claim must be entered into the spread sheet and sent through to internationalcomplaints@lloyds.com
- ODON will record the complaint using their own complaints recording procedures
- A copy of the response together with a copy of the original complaint must be emailed to internationalcomplaints@lloyds.com promptly following the response being sent.
- The covering email should confirm the root cause of the complaint, selecting the main reason from :
 - Claim – coverage / terms and conditions
 - Claim – delay
 - Claim – quantum
 - Claim – standard / duration / delay of repair
 - Cancellation / refund
 - Customer Service
 - Product suitability
 - Other (we would expect this option to be rarely used)

6.8.3 – UK Insurers/Underwriters Non Lloyd

Definition:

An expression of grievance or dissatisfaction by a consumer, either orally or in writing in connection with:

- a) The provision or the offer of the provision of a product or service to a consumer by a regulated entity or;
 - b) The failure or refusal of a regulated entity to provide a product or service to a consumer
- Complaints may be reported verbally or in writing by the client.
 - Where a complaint is not resolved within five days a letter must be sent to the client. Advise the client in this communication of the contact within the company with regard to the complaint
 - Updates must be issued to the client at 20 business day intervals.
 - If the complaint remains unresolved after 40 business days, the client must be notified that they have the right to contact the ombudsman.

- Financial Services Ombudsman
3rd Floor, Lincoln House
Lincoln Place
Dublin 2
Ireland
Tel: +353 1 6 620 899
Fax: +353 1 6 620 890
E-mail: enquiries@financialombudsman.ie

Or

UK Only
The Financial Ombudsman Service
Exchange Tower
London E14 9SR <http://www.financial-ombudsman.org.uk/contact/index.html>

Logging

Email compliance with the detail of the complaint, client key, reason for complaint, contact details for client.

- Compliance will enter the necessary data into the complaints log, taking into consideration
 - i) Can the issue be resolved quickly and efficiently and any action required.
 - ii) what measures can be taken to prevent a re-occurrence
 - iii) what action has already been taken to prevent a re-occurrence

- Compliments and complaints are analysed on a half yearly basis. The results of the analysis are graphed and documented. They are then displayed on the notice board and sent to all staff by e-mail.
- Results are discussed at the annual management review.

NB. O'Driscoll O'Neil aim to have all complaints dealt with and resolved within 5 days of receipt. Circumstances may arise where it may not be feasible to adhere to this time frame.

