

English

Complaints may be addressed to the Insurer, to the Istituto per la Vigilanza sulle Assicurazioni (IVASS) and to the competent supervisory authority of the Country of Origin (Financial Ombudsman Service) as follows:

1. To the Insurer:

Complaints regarding the contractual relationship, with particular reference to liability and quantum, and the handling of claims may be addressed to the Insurer as follows:

to **Arch Insurance (EU) dac, Italian Branch, at no. 1, Via della Posta 7, 20123, Milan, for the attention of the General Representative, fax no. 0044-207-621-4501 or fax no. 0039-02-80-61-821 e-mail: lleoni@archinsurance.co.uk**

or:

to **Arch Insurance (EU) dac, Level 2, Block 3, The Oval, 160 Shelbourne Road, Ballsbridge, Dublin 4, Ireland, for the attention of the Complaints Manager, fax no. 00353-1-664-3749.**

Complaints must be sent in writing and contain the following essential data: name, surname and domicile of the complainant, person or persons being complained about, brief description of the reason for the complaint and any other document which may help to fully explain the event and circumstances.

Insurers must respond to the complaint within 45 (forty-five) days from receipt.

2. To IVASS:

IVASS has authority to deal with

(i) complaints regarding the compliance with the provisions of the Private Insurance Code, of the relative implementing regulations and of the Consumer Code (in the matter of remote sale of financial services to consumers), on the part of the Insurer, its appointed brokers and insurance surveyors;

(ii) in the event of the complainant not being satisfied with the outcome of the complaint addressed to the Insurer, or in the event of the Insurer's failure to reply within 45 (forty-five) days,

Complaints to IVASS shall be addressed in writing as follows:

IVASS, Istituto per la Vigilanza sulle Assicurazioni, Servizio Tutela dei Consumatori, Via del Quirinale 21, 00187 Rome, Italy, fax no:0039-06-42-133-745/353.

Complaints filed with IVASS in writing shall contain: a) first name, surname and address of the complainant, and possibly a telephone number; b) identification of the person or persons whose behaviour is the subject of the complaint; c) brief and comprehensive description of the reason for the complaint; d) a copy of the complaint filed with the insurance undertaking, insurance intermediary or ancillary intermediary, and the reply by the latter, if any; e) any document useful for a more complete description of the relevant circumstances..

Further information on the submission and management of complaints are contained in IVASS Regulation No. 24, which may be consulted on the following website: www.ivass.it.

The form for the submission of complaints to IVASS is available at the following link:

http://www.ivass.it/ivass_cms/docs/F4923/guida_reclami.pdf

In case that the complaint is rejected in whole or in part, the complainant may apply to ADR procedures provided for by the law or agreed by the parties such as mediation and negotiation through lawyers.

3. To the supervisory authority of the Insurer's country of origin:

Complaints that may be addressed to IVASS may be addressed to the Supervisory Authority of the Insurer's country of origin (Ireland) as follows:

The Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, D02 VH29, Ireland; Tel: +353 1 567 7000; E-mail: info@fspoi.ie; Website: www.fspoi.ie.

For the settlement of cross-border disputes (intended as disputes between the contracting party of a member state and an insurance company with registered offices in another member state) it is also possible, as an alternative to presenting a complaint to IVASS, to directly contact the competent foreign authority - which can be found on the website www.ec.europa.eu/fin-net - and apply for the FIN-NET procedure.

Please note that judicial authorities have exclusive jurisdiction over disputes in the matter of quantification of damages and the attribution of liability, without prejudice of the (mandatory) mediation procedures, where provided for.