

## COMPLAINTS NOTICE – PORTUGAL

Any complaint should be addressed to:

Head of Complaints Management  
Lloyd's Insurance Company S.A.  
Bastion Tower  
Marsveldplein 5  
1050 Brussels  
Belgium

Tel: +32 (0)2 227 39 40

E-mail: [lloydseurope.complaints@lloyds.com](mailto:lloydseurope.complaints@lloyds.com)

Complaints must be filed in writing, on a durable medium, preferably digital and must contain all information necessary for an adequate handling, including full details of the complainant, and clear description of the facts giving rise to the complaint.

Your complaint will be acknowledged in writing, within 5 (five) business days of the complaint being made. At that moment, you will be informed of the date when the investigation is expected to be finished.

A decision on your complaint will be provided to you, in writing, within 20 (twenty) business days [or 30 (thirty) business days for exceptional or complex cases] of the complaint being received.

Should you remain dissatisfied with the final response or if you have not received a final response within 20 (twenty) business days [or 30 (thirty) business days for exceptional or complex cases] of the complaint being received, you may refer your complaint to the independent Customers' Ombudsman appointed by Lloyd's Insurance Company. The Ombudsman will review the complaint within 30 (thirty) business days of receipt [or 45 (forty-five) business days in exceptional cases] and issue a recommendation accordingly.

The contact details are:

Mr Gonalo Vareiro  
FIRM Fragoso, Vareiro Sociedade de Advogados SP, RL  
Avenida Liberdade, 67-B, 2A  
1250-140  
Lisboa  
Portugal

Tel: +351 213472251

E-mail: [gv@firm.legal](mailto:gv@firm.legal)

You may also bring a complaint before the Authority for the Supervision of Insurance and Pension Funds (ASF).

The contact details are below:

Authority for the Supervision of Insurance and Pension Funds (ASF)  
Av. da Rep blica, 76  
1600-205  
Lisbon  
Portugal

Tel: (351) 21 790 31 00

Fax: (351) 21 793 85 68

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.

LBS0064F  
01/04/2025