



HIGH RISK VOYAGER International Travel & Medical Insurance For High Risk and Frontline Locations

EEA Residents Complaints Guide

**This EEA Residents Complaints Guide is only applicable
to residents of the following countries:**

Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia and Slovenia, Spain, Sweden and Switzerland.

Residents of all other countries not listed above should refer to the Disputes and Complaints Section on Page 5 of the Policy Wording and also repeated within this document for your convenience.



Version : 1.0

Produced By : Voyager Insurance Services Limited
13-21 High Street
Guildford
Surrey
GU1 3DG
United Kingdom

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Country : United Kingdom

How To Make A Complaint

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you wish to make a complaint, you can do so at any time by referring the matter to either **Voyager Insurance Services Limited** or the Complaints team at Lloyd's.

The address of Voyager Insurance Services Limited is:

High Risk Voyager Lloyd's Complaints
Voyager Insurance Services Ltd
13-21 High Street
Guildford
Surrey
GU1 3DG
United Kingdom

Tel : +44 (0) 1483 806 686
Fax : +44 (0) 1483 569 676
Email : enquiries@voyagerins.com

The address of the Complaints team at Lloyd's is:

Complaints
Lloyd's
One Lime Street
London EC3M 7HA

Telephone: 020 7327 5693
Fax: 020 7327 5225
E-mail: complaints@lloyds.com
Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS).

The contact details for the FOS are:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Telephone 0800 023 4567 (calls to this number are free from "fixed lines" in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK).
Email complaint.info@financial-ombudsman.org.uk.

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the FOS at www.financial-ombudsman.org.uk.

If you have purchased your policy online you can also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is: <http://ec.europa.eu/odr>

LMA9123
20 May 2016

**Country : Austria, Bulgaria, Croatia, Estonia, Finland, Gibraltar, Latvia
Liechtenstein, Luxembourg, Romania, Slovakia & Slovenia,**

Complaint handling arrangements

Any complaint should be addressed in the first instance to **Voyager Insurance Services Limited**.

The address of Voyager Insurance Services Limited is:

High Risk Voyager Lloyd's Complaints
Voyager Insurance Services Ltd
13-21 High Street
Guildford
Surrey
GU1 3DG
United Kingdom

Tel : +44 (0) 1483 806 686
Fax : +44 (0) 1483 569 676
Email : enquiries@voyagerins.com

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will acknowledge your complaint in writing within five business days.

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will aim to provide you with its decision on your complaint, in writing, within eight weeks of the complaint being made.

Should you remain dissatisfied with the decision on your complaint or if you have not received a final response within eight weeks of the complaint being made, you may be eligible to refer your complaint to the Financial Services Ombudsman in the United Kingdom. The contact details are as follows:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
United Kingdom

Telephone: +44 20 7964 0500 or +44 7964 1000 (from outside the UK)
Telephone: 0800 023 4 567 (from inside the UK)
Fax: +44 20 7964 1001
E-mail: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

The complaints handling arrangements above are without prejudice to your rights in law.

01/04/17
LSW1887

Country : Belgium

COMPLAINTS NOTICE

Complaint handling arrangements

Any complaint should be addressed in the first instance to **Voyager Insurance Services Limited**.

The address of Voyager Insurance Services Limited is:

High Risk Voyager Lloyd's Complaints
Voyager Insurance Services Ltd
13-21 High Street
Guildford
Surrey
GU1 3DG
United Kingdom

Tel : +44 (0) 1483 806 686
Fax : +44 (0) 1483 569 676
Email : enquiries@voyagerins.com

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will acknowledge your complaint, in writing, as soon as possible.

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will aim to provide you with its decision on your complaint, in writing, within eight weeks of the complaint being received.

Should you remain dissatisfied with the final response from the above or if you have not received a final response within eight weeks of the complaint being received, you may be eligible to refer your complaint to the Insurance Ombudsman in Belgium.

The contact details are as follows:

Insurance Ombudsman (Ombudsdienst Verzekeringen/Ombudsman des assurances)
de Meeussquare 35
1000 Brussels
Belgium

Tel: +32 (2) 547 58 71
Fax: +32 (2) 547 59 75
E-mail: info@ombudsman.as
Website: <http://www.ombudsman.as/nl/service/index.asp?lg=nl&>

The above is without prejudice to your rights in law.

01/07/16
LSW1876

Country : Cyprus

COMPLAINTS NOTICE

Complaint handling arrangements

Any complaint should be addressed in the first instance to **Voyager Insurance Services Limited**.

The address of Voyager Insurance Services Limited is:

High Risk Voyager Lloyd's Complaints
Voyager Insurance Services Ltd
13-21 High Street
Guildford
Surrey
GU1 3DG
United Kingdom

Tel : +44 (0) 1483 806 686
Fax : +44 (0) 1483 569 676
Email : enquiries@voyagerins.com

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will acknowledge your complaint, in writing, within two business days of the complaint being received.

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will aim to provide you with its decision on your complaint, in writing, within 15 business days of the complaint being received. If it is not feasible to make a decision within 15 business days, the insurer will inform you about the reasons for the delay, in writing, before the end of the 15 business day time limit and advise you when it expects to provide you with its decision. The additional time taken by the insurer to provide you with its decision on the complaint will be within 30 business days from the end of the original 15 business day time limit.

Should you remain dissatisfied with the final response from the above or if you have not received a final response within 3 months of the complaint being received, you may be eligible to refer your complaint to the Financial Ombudsman of the Republic of Cyprus.

The contact details are as follows:
Financial Ombudsman of the Republic of Cyprus
PO Box 25735
1311 Nicosia
Cyprus

Tel: +357 2284 8900
E-mail: complaints@financialombudsman.gov.cy
Website: http://www.financialombudsman.gov.cy/forc/forc.nsf/index_en/index_en?OpenDocument

The above is without prejudice to your rights in law.

01/07/16
LSW1874

Country : Czech Republic

COMPLAINTS NOTICE

Complaint handling arrangements

Any complaint should be addressed in the first instance to **Voyager Insurance Services Limited**.

The address of Voyager Insurance Services Limited is:

High Risk Voyager Lloyd's Complaints
Voyager Insurance Services Ltd
13-21 High Street
Guildford
Surrey
GU1 3DG
United Kingdom

Tel : +44 (0) 1483 806 686
Fax : +44 (0) 1483 569 676
Email : enquiries@voyagerins.com

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will acknowledge your complaint in writing within five business days.

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will aim to provide you with its decision on your complaint, in writing, within eight weeks of the complaint being made.

Should you remain dissatisfied with the decision on your complaint or if you have not received a final response within eight weeks of the complaint being made, you may be eligible to refer your complaint to the Czech National Bank.

The contact details are as follows:

Czech National Bank
Consumer Protection Department
Na Příkopě 28
115 03 Prague 1
Czech Republic

Tel: 22 441 4359/2887
Fax: 22 441 2261
E-mail: spotrebitel@cnb.cz
Website: www.cnb.cz/en/consumer/consumer_protection/index.html

The complaints handling arrangements above are without prejudice to your rights in law.

01/04/17
LSW1889

Country : Denmark

COMPLAINTS NOTICE

Complaint handling arrangements

Any complaint should be addressed in the first instance to **Voyager Insurance Services Limited**.

The address of Voyager Insurance Services Limited is:

High Risk Voyager Lloyd's Complaints
Voyager Insurance Services Ltd
13-21 High Street
Guildford
Surrey
GU1 3DG
United Kingdom

Tel : +44 (0) 1483 806 686
Fax : +44 (0) 1483 569 676
Email : enquiries@voyagerins.com

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will acknowledge your complaint, in writing, as soon as possible.

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will aim to provide you with its decision on your complaint, in writing, within eight weeks of the complaint being received.

Should you remain dissatisfied with the final response from the above or if you have not received a final response within eight weeks of the complaint being received, you may be eligible to refer your complaint to the Insurance Complaints Board (Ankenævnet for Forsikring) in Denmark.

The contact details are as follows:
Insurance Complaints Board / Ankenævnet for Forsikring
Anker Heegaards Gade 2, 1.
DK-1572 København V
Denmark

Tel: +45 33 15 89 00
E-mail: ankeforsikring@ankeforsikring.dk
Website: <http://ankeforsikring.dk/Sider/faq.aspx>

The above is without prejudice to your rights in law.

01/07/16
LSW1875

Country : France

COMPLAINTS NOTICE

Complaint handling arrangements

Any complaint should be addressed in the first instance to **Voyager Insurance Services Limited**.

The address of Voyager Insurance Services Limited is:

High Risk Voyager Lloyd's Complaints
Voyager Insurance Services Ltd
13-21 High Street
Guildford
Surrey
GU1 3DG
United Kingdom

Tel : +44 (0) 1483 806 686
Fax : +44 (0) 1483 569 676
Email : enquiries@voyagerins.com

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will aim to provide you with its decision on your complaint, in writing, within 15 business days of the complaint being made.

If you remain dissatisfied with the decision on your complaint or you have not received a decision within 15 business days you may, if you wish, refer your complaint to the Lloyd's General Representative for France who will investigate and assess this complaint and aim to provide you with a final response within two months of the complaint being made to the party named above.

The contact details are as follows:

Lloyd's France SAS
8/10 rue Lamennais
75008 Paris
France

Tel: + 33 (0) 1 42 60 43 43
Fax: + 33 (0) 1 42 60 14 41
Email: lloydsparis@lloyds.com

If you are an individual person and you remain dissatisfied with the final response from the Lloyd's General Representative for France, you may refer your complaint to the insurance ombudsman at the French Federation of Insurers.

The contact details are as follows:

Le Médiateur de la FFSA
BP 290
75425 Paris Cedex 09
France

Fax: 01 45 23 27 15
E-mail: le.mediateur@mediation-assurance.org

The above is without prejudice to your rights in law.

12/05/14
LSW1853-9

Country : Germany

COMPLAINTS NOTICE

Complaint handling arrangements

Any complaint should be addressed in the first instance to **Voyager Insurance Services Limited**.

The address of Voyager Insurance Services Limited is:

High Risk Voyager Lloyd's Complaints
Voyager Insurance Services Ltd
13-21 High Street
Guildford
Surrey
GU1 3DG
United Kingdom

Tel : +44 (0) 1483 806 686
Fax : +44 (0) 1483 569 676
Email : enquiries@voyagerins.com

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will acknowledge your complaint, in writing, as soon as possible.

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will aim to provide you with its decision on your complaint, in writing, within six weeks of the complaint being made.

Should you remain dissatisfied with the final response from the above or if you have not received a final response within six weeks of the complaint being made, you may be eligible to refer your complaint to the following organisation.

The contact details are as follows:

Insurance Ombudsman /
Versicherungsombudsmann e. V.
Postfach 080632
10006 Berlin
Germany

Tel: 0800 3696000
Fax: 0800 3699000
www.versicherungsombudsmann.de

You may refer your complaint to the Insurance Ombudsman if the complainant is a consumer or in a consumer-like position and the complaint does not relate to private health insurance, the policy contract was written on an establishment basis and the value of the complaint is EUR 100,000 or less.

In addition, you may make a complaint directly to the following authority at any time and without first approaching the insurer:

Federal Financial Supervisory Authority /
Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin)
Graurheindorfer Strasse 108
53117 Bonn
Germany

Tel: +49 (0)228 29970299

The complaints handling arrangements above are without prejudice to your rights in law.

01/07/16
LSW1871A-7

Country : Greece

COMPLAINTS NOTICE

Complaint handling arrangements

Any complaint should be addressed in the first instance to **Voyager Insurance Services Limited**.

The address of Voyager Insurance Services Limited is:

High Risk Voyager Lloyd's Complaints
Voyager Insurance Services Ltd
13-21 High Street
Guildford
Surrey
GU1 3DG
United Kingdom

Tel : +44 (0) 1483 806 686
Fax : +44 (0) 1483 569 676
Email : enquiries@voyagerins.com.

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will acknowledge your complaint, in writing, as soon as possible.

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will aim to provide you with its decision on your complaint, in writing, within 50 calendar days of the complaint being received.

Should you remain dissatisfied with the final response from the above or if you have not received a final response within 50 calendar days of the complaint being received, you may be eligible to refer your complaint to the Hellenic Consumers Ombudsman, the Bank of Greece or the General Secretariat of Consumer Affairs in Greece.

The contact details of the above organisations are as follows:

Hellenic Consumers Ombudsman
144 Alexandras Avenue
114 71, Athens
Greece

Tel: +30 210 646 0862
Fax: +30 210 646 0414
E-mail: grammateia@synigoroskatanaloti.gr
Website: <http://www.synigoroskatanaloti.gr/index.html>

Complaints referred to the Hellenic Consumers Ombudsman must be submitted to it within three months of you becoming aware of the act or omission that gave rise to the complaint.

Bank of Greece
21 E. Venizelos Avenue
102 50, Athens
Greece

Tel: +30 210 320 1111
Fax: +30 210 323 2239/2816
E-mail: complaints@bankofgreece.gr
Website: <http://www.bankofgreece.gr/Pages/en/default.aspx>

General Secretariat of Consumer Affairs
Kaniggos Sq.
10181 Athens
Greece
E-mail: info@efpolis.gr
Website: <http://www.efpolis.gr/>

The above is without prejudice to your rights in law.
01/07/16 LSW1878

Country : Hungary

COMPLAINTS NOTICE

Complaint handling arrangements

Any complaint should be addressed in the first instance to **Voyager Insurance Services Limited**.

The address of Voyager Insurance Services Limited is:

High Risk Voyager Lloyd's Complaints
Voyager Insurance Services Ltd
13-21 High Street
Guildford
Surrey
GU1 3DG
United Kingdom

Tel : +44 (0) 1483 806 686
Fax : +44 (0) 1483 569 676
Email : enquiries@voyagerins.com.

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will acknowledge your complaint in writing within five business days.

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will aim to provide you with its decision on your complaint, in writing, within 30 calendar days of the complaint being made.

Should you remain dissatisfied with the decision on your complaint or if you have not received a final response within 30 calendar days of the complaint being made, you may be eligible to refer your complaint to the Financial Consumer Protection Centre or the Financial Arbitration Board in Hungary.

The contact details are as follows:

Financial Consumer Protection Centre
Hungarian National Bank
BKKP Postafiók: 777
1534 Budapest
Hungary

Tel: +36 80 203 776
Email: ugyfelszolgalat@mnbb.hu
Website: www.mnbb.hu/en/financial-consumer-protection-center

The Financial Arbitration Board
Krisztina körút 39
1013 Budapest
Hungary

Tel: +36 14 899 100
Email: pbt@pszaf.hu
Website: www.magyarbtk.hu/en/dispute-settlement/alternative-dispute-resolution/arbitration-of-financial-cases.html

The complaints handling arrangements above are without prejudice to your rights in law.

01/04/17
LSW1891

Country : Iceland

COMPLAINTS NOTICE

Complaint handling arrangements

Any complaint should be addressed in the first instance to **Voyager Insurance Services Limited**.

The address of Voyager Insurance Services Limited is:

High Risk Voyager Lloyd's Complaints
Voyager Insurance Services Ltd
13-21 High Street
Guildford
Surrey
GU1 3DG
United Kingdom

Tel : +44 (0) 1483 806 686
Fax : +44 (0) 1483 569 676
Email : enquiries@voyagerins.com

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will acknowledge your complaint in writing within five business days.

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will aim to provide you with its decision on your complaint, in writing, within eight weeks of the complaint being made.

Should you remain dissatisfied with the decision on your complaint or if you have not received a final response within eight weeks of the complaint being made, you may be eligible to refer your complaint to the Financial Supervisory Authority in Iceland.

The contact details are as follows:

The Insurance Complaints Committee
Financial Supervisory Authority
Höfðatún 2
105 Reykjavík
Iceland

Tel: + 354 520 3700
Fax: +354 520 3727
E-mail: urskvatr@fme.is
Website: www.en.fme.is/supervision/consumer-affairs/the-insurance-complaints-committee/

The complaints handling arrangements above are without prejudice to your rights in law.

01/04/17
LSW1890

Country : Ireland

COMPLAINTS NOTICE

Complaint handling arrangements

Any complaint should be addressed in the first instance to **Voyager Insurance Services Limited**.

The address of Voyager Insurance Services Limited is:

High Risk Voyager Lloyd's Complaints
Voyager Insurance Services Ltd
13-21 High Street
Guildford
Surrey
GU1 3DG
United Kingdom

Tel : +44 (0) 1483 806 686
Fax : +44 (0) 1483 569 676
Email : enquiries@voyagerins.com

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will acknowledge your complaint, in writing, within five business days of the complaint being made. It will also inform you of the name of one or more individuals that will be your point of contact regarding your complaint until the complaint is resolved or cannot be progressed any further.

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will provide you with an update on the progress of the investigation of your complaint, in writing, within twenty business days of the complaint being made.

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will aim to provide you with its decision on your complaint, in writing, within forty business days of the complaint being made.

Should you remain dissatisfied with the final response from the above or if you have not received a final response within forty business days of the complaint being made, you may be eligible to 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

The complaints handling arrangements above are without prejudice to your rights in law.

01/07/15
LSW1836A

Country : Italy

COMPLAINTS NOTICE

Any complaint should be addressed in the first instance to:

Complaints Service
Lloyd's Italian Office
Corso Garibaldi, 86
20121 Milan
Italy

Fax no.: +39 02 6378 8857

E-mail: servizioreclami@lloyds.com or servizioreclami@pec.lloyds.com

Where a complaint is addressed to the Lloyd's Italian Office in relation to a policy that has been underwritten on a freedom of services basis, the Lloyd's Italian Office will direct the complaint to the relevant Lloyd's managing agent who will be responsible for ensuring that your complaint is addressed. The opportunity to address a complaint to the Lloyd's Italian Office in relation to a policy that has been underwritten on a freedom of services basis does not in any way change the basis upon which the policy was underwritten.

The party who is responsible for dealing with your complaint will acknowledge your complaint, in writing, within five business days of the complaint being made. It will also aim to provide you with its decision on your complaint, in writing, within forty five business days of the complaint being made.

Should you remain dissatisfied with the final response from the party who is responsible for dealing with your complaint or if you have not received a final response within forty five business days of the complaint being made, you may be eligible to refer your complaint to the Institute for Insurance Supervision (IVASS).

The contact details are as follows:

Istituto per la Vigilanza sulle Assicurazioni (IVASS)
via del Quirinale 21
00187 Rome
Italy

Telephone no.: 800 486661 (from Italy)

Telephone no.: +39 06 42021 095 (from outside Italy)

Fax no.: +39 06 42133 745 or +39 06 42133 353

E-mail: ivass@pec.ivass.it

The IVASS website provides further information about how to refer your complaint to IVASS and a template letter that may be used. Please see the link below.

<http://www.ivass.it>

The department at Lloyd's that is responsible for managing complaints is the Complaints team. The contact details are as follows:

Complaints Team
Lloyd's
One Lime Street
London
EC3M 7HA
United Kingdom
Telephone no.: + 44 (0)207 327 5696
E-mail: complaints-enquiries@lloyds.com

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.

01/10/2015
LSW1862-13

Country : Lithuania

COMPLAINTS NOTICE

Complaint handling arrangements

Any complaint should be addressed in the first instance to **Voyager Insurance Services Limited**.

The address of Voyager Insurance Services Limited is:

High Risk Voyager Lloyd's Complaints
Voyager Insurance Services Ltd
13-21 High Street
Guildford
Surrey
GU1 3DG
United Kingdom

Tel : +44 (0) 1483 806 686
Fax : +44 (0) 1483 569 676
Email : enquiries@voyagerins.com

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will aim to provide you with its decision on your complaint, in writing, within 15 calendar days of receipt of the complaint.

If you remain dissatisfied with the decision on your complaint or you have not received a decision within 15 calendar days you may, if you wish, refer your complaint to the Lloyd's General Representative for Lithuania who will investigate and assess this complaint and aim to provide you with a final response within 30 calendar days of the complaint being made to the party named above.

The contact details are as follows:

Tomas Kontautas
Lloyd's General Representative for Lithuania
c/o Sorainen
Jogailos 4
01116 Vilnius
Lithuania

Tel: + 370 52 649 376
Fax: + 370 52 685 041
Email: tomas.kontautas@lloyds.com

Should you remain dissatisfied with the final response from Lloyd's General Representative for Lithuania or if you have not received a final response within 30 calendar days of the complaint being made, you may refer your complaint to the following organisation.

The contact details are as follows:

Bank of Lithuania
Supervision Service
Žirmūnų g. 151,
LT-09128 Vilnius
Lithuania

The complaints handling arrangements above are without prejudice to your rights in law.

01/04/14
LSW1849

Country : Malta

COMPLAINTS NOTICE

Complaint handling arrangements

Any complaint should be addressed in the first instance to **Voyager Insurance Services Limited**.

The address of Voyager Insurance Services Limited is:

High Risk Voyager Lloyd's Complaints
Voyager Insurance Services Ltd
13-21 High Street
Guildford
Surrey
GU1 3DG
United Kingdom

Tel : +44 (0) 1483 806 686
Fax : +44 (0) 1483 569 676
Email : enquiries@voyagerins.com

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will acknowledge your complaint in writing within five business days.

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will aim to provide you with its decision on your complaint, in writing, within eight weeks of the complaint being made.

Should you remain dissatisfied with the decision on your complaint or if you have not received a final response within eight weeks of the complaint being made, you may be eligible to refer your complaint to the Arbiter for Financial Services in Malta.

The contact details are as follows:

Office of the Arbiter for Financial Services
1st Floor
St Calcedonius Square
Floriana FRN 1530
Malta

Tel: 80072366 (from inside Malta)
Tel: +356 212 49245 (from outside Malta)
Email: complaint.info@financialarbiter.org.mt
Website: www.financialarbiter.org.mt/en/Pages/Home.aspx

The complaints handling arrangements above are without prejudice to your rights in law.

01/04/17
LSW1888

Country : Netherlands

COMPLAINTS NOTICE

Complaint handling arrangements

Any complaint should be addressed in the first instance to **Voyager Insurance Services Limited**.

The address of Voyager Insurance Services Limited is:

High Risk Voyager Lloyd's Complaints
Voyager Insurance Services Ltd
13-21 High Street
Guildford
Surrey
GU1 3DG
United Kingdom

Tel : +44 (0) 1483 806 686
Fax : +44 (0) 1483 569 676
Email : enquiries@voyagerins.com

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will acknowledge your complaint, in writing, and inform you of the period it will take them to answer the complaint within two weeks of the complaint being received.

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will aim to provide you with its decision on your complaint, in writing, within six weeks of the complaint being received.

Should you remain dissatisfied with the final response from the above or if you have not received a final response within eight weeks of the complaint being made or within six weeks after the complaint has been received by the insurer, you may be eligible to refer your complaint to the Complaints Institute for Financial Services (Kifid) in the Netherlands.

The contact details are as follows:

Kifid
Postbus 93257
2509 AG Den Haag / The Hague
The Netherlands

Tel: +31 (0) 70 - 333 8 999
E-mail: consumenten@kifid.nl
Website: <http://www.kifid.nl>

The above is without prejudice to your rights in law.

01/07/16
LSW1877

Country : Norway

COMPLAINTS NOTICE

Complaint handling arrangements

Any complaint should be addressed in the first instance to **Voyager Insurance Services Limited**.

The address of Voyager Insurance Services Limited is:

High Risk Voyager Lloyd's Complaints
Voyager Insurance Services Ltd
13-21 High Street
Guildford
Surrey
GU1 3DG
United Kingdom

Tel : +44 (0) 1483 806 686
Fax : +44 (0) 1483 569 676
Email : enquiries@voyagerins.com

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will aim to provide you with its decision on your complaint, in writing, within eight weeks of receipt of the complaint.

Should you remain dissatisfied with the final response from the above or if you have not received a final response within eight weeks of the complaint being made or at any time after you have made the complaint to the party named above, you may be eligible to refer your complaint to the Complaints Board for Consumers in Banking and Finance Matters.

The contact details are as follows:
Complaints Board for Consumers in Banking and Finance Matters / Finansklagenemnda (FinKN)
Postboks 53 Skøyen
0212 Oslo
Norway

Tel: +47 23 13 19 60
Fax: +47 23 13 19 70

The complaints handling arrangements above are without prejudice to your rights in law

01/07/15
LSW1852A

Country : Poland

COMPLAINTS NOTICE

Complaint handling arrangements

Any complaint should be addressed in the first instance to **Voyager Insurance Services Limited**.

The address of Voyager Insurance Services Limited is:

High Risk Voyager Lloyd's Complaints
Voyager Insurance Services Ltd
13-21 High Street
Guildford
Surrey
GU1 3DG
United Kingdom

Tel : +44 (0) 1483 806 686
Fax : +44 (0) 1483 569 676
Email : enquiries@voyagerins.com

The complaint may be made in writing, in person or by telephone.

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will aim to provide you with its decision on your complaint, in writing by post, within 30 days of receipt of the complaint. The decision may be sent to you by e-mail if you requested this and provided an e-mail address.

If Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf is not able to provide you with a decision within 30 days because it is a complex complaint, it will contact you. It will explain the reason for the delay, indicate the circumstances that must be established to handle the case and specify the expected timescale within which a response will be provided, which will not be more than 60 days after receipt of the complaint.

Should you remain dissatisfied with the final response from the above or if you have not received a final response within 30 days of the complaint being made, you may be eligible to refer your complaint to the Financial Ombudsman.

The contact details are as follows:

Financial Ombudsman / Biuro Rzecznika Finansowego
Al. Jerozolimskie 87
02-001 Warszawa
Poland

Tel: +48 22 333 73 26/27
Fax: +48 22 333 73 29
E-mail: biuro@rf.gov.pl

The complaints handling arrangements above are without prejudice to your rights in law.

12/02/16
LSW1864

Country : Portugal

COMPLAINTS NOTICE

Complaint handling arrangements

Any complaint should be addressed in the first instance to **Voyager Insurance Services Limited**.

The address of Voyager Insurance Services Limited is:

High Risk Voyager Lloyd's Complaints
Voyager Insurance Services Ltd
13-21 High Street
Guildford
Surrey
GU1 3DG
United Kingdom

Tel : +44 (0) 1483 806 686
Fax : +44 (0) 1483 569 676
Email : enquiries@voyagerins.com.

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will acknowledge your complaint in writing and inform you of the date when the investigation is expected to be finished.

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will aim to provide you with its decision on your complaint, in writing, within twenty calendar days (or thirty calendar days for exceptional or complex cases) of the complaint being received.

Should you remain dissatisfied with the final response from the above or if you have not received a final response within twenty calendar days (or thirty calendar days for exceptional or complex cases) of the complaint being received, you may refer your complaint to an independent Customers' Ombudsman in accordance with law in Portugal. Insurers providing insurance policies in Portugal must appoint an independent Customers' Ombudsman in Portugal. The Ombudsman will review the complaint within thirty calendar days of receipt (or forty five calendar days in exceptional cases) and issue a recommendation accordingly.

Lloyd's has appointed the following Portuguese lawyer as its Ombudsman:
Mr Gonçalo Vareiro
PACC.V, Sociedade de Advogados RL
Rua Braamcamp, n.º 6, 1.º Esq.
1250-050 Lisbon
Portugal

Fax: +351 213 802 629 E-mail: gvareiro@paccv.com.

You may also bring a complaint before the Portuguese Supervisory Authority ASF:
Autoridade de Supervisão de Seguros e Fundos de Pensões
Av. da República, 76, 1600-205 Lisboa

Telefone: (351) 21 790 31 00
Fax: (351) 21 793 85 68

The complaints handling arrangements above are without prejudice to your rights in law.

01/08/16
LSW1879A

Country : Spain

COMPLAINTS NOTICE

Complaint handling arrangements

Internal arrangements

Any complaint should be addressed in the first instance to **Voyager Insurance Services Limited**.

The address of Voyager Insurance Services Limited is:

High Risk Voyager Lloyd's Complaints
Voyager Insurance Services Ltd
13-21 High Street
Guildford
Surrey
GU1 3DG
United Kingdom

Tel : +44 (0) 1483 806 686
Fax : +44 (0) 1483 569 676
Email : enquiries@voyagerins.com

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will acknowledge your complaint in writing.

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will aim to provide you with its decision on your complaint, in writing, within two months of the complaint being made.

External arrangements

Should you remain dissatisfied with the final response from the above or if you have not received a final response within two months of the complaint being made, you may voluntarily submit a dispute to arbitration in accordance with the terms of the Spanish Law for the Protection of Consumers and Users and related subordinate legislation, without prejudice to the provisions of the Arbitration Law in the event that the parties submit any dispute to the decision of one or more arbitrators.

You may be eligible to refer your complaint to the Directorate General of Insurance in Spain.

The contact details are as follows:

Dirección General de Seguros y Fondos de Pensiones / Directorate General of Insurance
Paseo de la Castellana, 44,
28046 Madrid
Spain

Tel: 902 19 11 11
<http://www.dgsfp.mineco.es/reclamaciones/index.asp>

The complaints handling arrangements above are without prejudice to your rights in law.

You may bring a legal action before the Court of first instance corresponding to your domicile under section 24 of the Insurance Contracts Act.

01/04/16
LSW1863-15

Country : Switzerland

COMPLAINTS NOTICE

Complaint handling arrangements

Any complaint should be addressed in the first instance to **Voyager Insurance Services Limited**.

The address of Voyager Insurance Services Limited is:

High Risk Voyager Lloyd's Complaints
Voyager Insurance Services Ltd
13-21 High Street
Guildford
Surrey
GU1 3DG
United Kingdom

Tel : +44 (0) 1483 806 686
Fax : +44 (0) 1483 569 676
Email : enquiries@voyagerins.com.

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will acknowledge your complaint in writing.

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will aim to provide you with its decision on your complaint, in writing, within eight weeks of the complaint being made.

Should you remain dissatisfied with the final response from the above or if you have not received a final response within eight weeks of the complaint being made, you may be eligible to refer your complaint to the Ombudsman of Private Insurance.

The contact details are as follows.

Head office and office for German speakers:
Ombudsman of Private Insurance
In Gassen 14
Postfach 181
8024 Zurich
Switzerland

Tel: 044 211 30 90
Fax: 044 212 52 20
E-mail: help@versicherungsombudsman.ch

Branch office for French speakers:
Ombudsman of Private Insurance
Chemin des Trois-Rois 2
Case postale 5843
1002 Lausanne
Switzerland

Tel: 021 317 52 71
Fax: 021 317 52 70
E-mail: help@ombudsman-assurance.ch

Branch office for Italian speakers:
Ombudsman of Private Insurance
Via Giulio Pocobelli 8
Casella postale
6903 Lugano
Switzerland

Tel: 091 967 17 83
Fax: 091 966 72 52
E-mail: help@ombudsman-assicurazione.ch

The complaints handling arrangements above are without prejudice to your rights in law.

01/12/16 LSW1886

Country : Sweden

COMPLAINTS NOTICE

Complaint handling arrangements

Any complaint should be addressed in the first instance to **Voyager Insurance Services Limited**.

The address of Voyager Insurance Services Limited is:

High Risk Voyager Lloyd's Complaints
Voyager Insurance Services Ltd
13-21 High Street
Guildford
Surrey
GU1 3DG
United Kingdom

Tel : +44 (0) 1483 806 686
Fax : +44 (0) 1483 569 676
Email : enquiries@voyagerins.com

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will acknowledge your complaint, in writing. It will inform you of the name of the Complaints Manager at Lloyd's and also inform you about guidance that may be obtained from the Swedish Consumers' Banking and Finance Bureau, the Swedish Consumers Insurance Bureau and through municipal consumers' advice officials.

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will provide you with an update on the progress of the investigation of your complaint, in writing, within fourteen calendar days of the complaint being made.

The Lloyd's managing agent, or the party named above that it has appointed to adjudicate on your complaint on its behalf, will aim to provide you with its decision on your complaint, in writing, within eight weeks of the complaint being made.

Should you remain dissatisfied with the final response from the above or if you have not received a final response within eight weeks of the complaint being made, you may be eligible to refer your complaint to the National Board for Consumer Complaints.

The contact details are as follows:

National Board for Consumer Complaints / Allmänna reklamationsnämnden (ARN)
Box 174
101 23 Stockholm
Sweden

Tel: +46 8 50 88 60 00
Fax: + 46 8 50 88 60 01
E-mail: arn@arn.se

The complaints handling arrangements above are without prejudice to your rights in law.

01/07/15
LSW1854