



COMPLAINTS HANDLING POLICY

April 2017

Beluga Insurance Solutions nv “Beluga” Complaints Handling Policy

Definition

A Complaint is any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service, which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience.

Application

This Policy is applicable to all partners and employees within Beluga Insurance Solutions nv (Beluga).

This Policy is applicable to all insurance policies written on a freedom of services or establishment basis where Beluga Insurance Solutions nv (Beluga) is the Coverholder.

How Complaints will be Handled

Every client deserves courteous, fair and prompt service. If there is any occasion when the service of the Insurer or Beluga does not meet their expectations, he or she should contact the relevant party using the appropriate contact details below. Please provide the Policy/Claim Number and the name of the Client/Policyholder/Insured Person and/or Company to help the Insurer or Beluga deal with the complaint as promptly as possible.

For all complaints, please write to:

Beluga Insurance Solutions nv - Complaints
Pegasuslaan, 5
B-1831 Diegem
or
Complaints@belugainsurance.com

The complaint shall be acknowledged within 5 business days of receiving it. The client shall be kept informed of progress. The Insurer and Beluga shall do their best to resolve matters to the client's satisfaction within 8 weeks. If they are unable to do this, the client may refer the complaint to the Ombudsman for Insurances at

De Meeussquare 35
B-1000 Brussels
Tel: 02 547 5871
FaX 02 547 5975
info@ombudsman.as
www.ombudsman.as

Filing a complaint does not prejudice the possibility of the client to start legal proceedings.