

## Complaints

**Our aim is to provide you with a high-quality service at all times, although we do appreciate that there may be instances where you may feel it is necessary to lodge a complaint.**

Please follow the procedure below if you do wish to complain.

Any complaint should be addressed in the first instance to: [mediation@qover.com](mailto:mediation@qover.com)

### **QOVER SA Mediation Department**

Rue du Commerce, 31  
1000 Brussels  
Belgium

Tel: + 49 800 000 97 29

If the matter has not been resolved to your satisfaction, you may also write to:

### **Versicherungsombudsmann e.V.**

Postfach 080632, DE-10006 Berlin

Email: [beschwerde@versicherungsombudsmann.de](mailto:beschwerde@versicherungsombudsmann.de)

Phone : +49 30 224 424

Website : [www.versicherungsombudsmann.de](http://www.versicherungsombudsmann.de)

### **European Online Dispute Resolution Platform**

If you arranged your policy with us online or through other electronic means (e.g. phone, SMS, fax or mobile device), and have been unable to contact us either directly or through the Financial Ombudsman Service, you may wish to register your complaint through the European Online Dispute Platform – <http://ec.europa.eu/odr>. Your complaint will then be redirected to the Financial Ombudsman Service and to us to resolve. There may be a short delay before we receive it.

Any telephone calls made in connection with this Policy may be monitored or recorded to assist with staff training and for quality purposes.

Please note that 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 right.