

## 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

Phone: +3728002013

Your complaint will be answered in writing within 15 business days of its receipt, and in particularly complex cases – within 35 business days of its receipt. The response to the complaint may be sent by email, if the person submitting the complaint so requests and states the e-mail address.

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

### **Estonian Insurance Conciliation Body (operated by the Estonian Insurance Association),**

Mustamäe tee 46  
10621 Tallinn, Estonia

Website: <http://www.eksl.ee/en/dispute>

The complaints handling arrangements above are without prejudice to Your right to start judicial proceedings.