

## Complaints?

**We are sorry to hear that.**

**Please let us know so that we can improve our service. You can also contact one of the following instances:**

### **Qover**

You should, in first instance, write to QOVER SA/NV's Mediation Department, Rue du Commerce, 31 – 1000 Bruxelles (Belgium),

Email: [mediation@qover.com](mailto:mediation@qover.com)

Tel: +33 978 46 60 67

Qover will acknowledge your complaint, in writing, within 3 (three) business days of the complaint being made. A decision on your complaint will be provided to you, in writing, within 2 (two) months of the complaint being received.

### **Insurance mediation of the French Insurance Federation (FFA)**

Should You remain dissatisfied with the final response within 2 (two) months of the complaint being received, you may be eligible to refer Your complaint to the Insurance mediation of the French Insurance Federation. The contact details are as follows: La Médiation de l'Assurance, TSA 50110, 75 441 Paris Cedex 09

Email: [le.mediateur@mediation-assurance.org](mailto:le.mediateur@mediation-assurance.org)

Tel : +33 811 901 801

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

If you arranged your policy online or through other electronic means (e.g. by phone, SMS, fax or mobile device), You may wish to register Your complaint through the European Online Dispute Resolution platform – <http://ec.europa.eu/consumers/odr/>

Your complaint will then be re-directed to the Insurance mediation of the French Insurance Federation and to QOVER to resolve. There may be a short delay before We receive it.

We will record all communication, including phone calls, in order to improve the quality of the services, for training purposes or for fraud detection purpose.

*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.*