

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 Brussels (Belgium),

Email : *mediation@qover.com* Tel: +32 2 588 97 16

Financial Ombudsman Service

If the matter still has not been resolved to your satisfaction, you may contact the Financial Ombudsman Service (FOS).

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

Email: complaint.info@financial-ombudsman.org.uk Tel : +44 800 023 4567 (free from "fixed lines" in the UK) or +44 300 123 9123 (charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK)

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

Please note that this service may not be available to you following the UK's exit from the European Union.

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 initiate legal proceedings.