A complaint?

We are sorry to hear that.

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

You can contact QOVER:

You should, in the first instance, write to QOVER SA/NV's Mediation Department, Rue du Commerce 31 – 1000 Brussels (Belgium) or to mediation@qover.fr or by telephone on +33 9 71 07 28 38

who 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 1 (one) month of the complaint being received.

You can contact the Insurance mediation of the French Insurance Federation (FFA):

Should You remain dissatisfied with the final response within 1 (one) month 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-

assurances.org

You can contact the 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/consu mers/odr/. Your complaint will then be re-directed to the Financial Ombudsman Service and to QOVER to resolve. There may be a short delay before We receive it

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.

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.