

COMPLAINTS PROCEDURE FOR ITALIAN CUSTOMERS

Complaints

This complaints procedure is in adherence to the regulations set out by the Italian insurance regulator for consumer protection, the Istituto per la Vigilanza sulle Assicurazioni (IVASS).

You can make a complaint directly to AXIS Specialty Europe SE who will handle and respond to your complaint providing a clear explanation as to the outcome of our findings. Any complaints regarding the contractual relationship and/or management of claims must be submitted in writing to AXIS Specialty Europe SE using the relevant form which can be obtained from the following IVASS website link: (http://www.ivass.it/ivass_cms/docs/F12643/Allegato1_Guida%20ai%20reclami.pdf) and, upon completion specifying the policy number, and where applicable and/or available, the estimate or claim number as well as an exhaustive description of the complaint., must be sent by mail, fax or email to the following address:

Complaints Manager
AXIS Specialty Europe SE
4th Floor
Plantation Place South
60 Great Tower Street
London
EC3R 5AZ
United Kingdom

Fax: +00 44 20 7877 3840; E-mail: complaintsmanagereurope@axiscapital.com

The company function assigned to manage complaints is the AXIS Specialty Europe SE Insurance Complaints Manager who, in accordance with IVASS Regulation No. 24/2008, is obliged to respond within 45 days.

For any complaints not relating to the contractual relationship or claims management, but relating to failure to observe other provisions of the Insurance Code, the related implementation regulations, or the rules on remote marketing of insurance products, or for complaints already submitted directly to AXIS Specialty Europe SE that have not received a response within the period of 45 days of receipt of the same by AXIS Specialty Europe SE or that have received a response not considered satisfactory, the complainant may contact:

IVASS - Istituto per la Vigilanza sulle Assicurazioni
Servizio Tutela degli Utenti
Via del Quirinale
21 - 00187 Roma
Italia
Fax: 06.42133.745 or 06.42133.353

simultaneously requesting the activation of the FIN-NET procedure, or the:

Financial Services Ombudsman
3rd Floor, Lincoln House,
Lincoln Place,
Dublin 2
Ireland

Tel: +353 1 6620899; Fax: +353 1 6620890; E-mail: enquiries@financialombudsman.ie

When submitting the relevant form, it is important to ensure that the following essential information is provided:

- a) first name, surname and domicile of the complainant, possibly with telephone number;
- b) identification of the entity(ies) whose conduct is subject to the complaint;
- c) brief and exhaustive description of the reason for the complaint;
- d) copy of the complaint submitted to the insurer and any response to the same (if any);
- e) any document useful to more fully describe the circumstances.

COMPLAINTS PROCEDURE FOR ITALIAN CUSTOMERS

In the absence of any of the indications required in points a), b) and c), IVASS, in order to initiate the investigation, within the time limit of 90 days from receipt of the complaint, will request that the complainant, if identifiable based on the elements in letter a), supplement the complaint with the elements that are lacking.

In any event, IVASS will forward the complaints to the competent body in the country of origin, the Financial Services Ombudsman (the Irish body responsible for receiving complaints concerning Irish insurance companies).

For the resolution of cross-border disputes, it is possible to directly submit the complaint to the Irish Financial Services Ombudsman requesting the activation of the FIN-NET procedure, or by contacting IVASS, that will forward it to that system, notifying the complainant.