

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.fr

Tel : +33 9 71 07 28 38.

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 1 (one) month of the complaint being received.

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

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 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.