

Complaints Handling

NorseGael Risk always strives for satisfied customers. If you are not satisfied with your experience with us, we would like you to contact us so we can do our best to assist you.

Complaints Regarding Insurance Products or Distribution of Insurance

If, for any reason, you are not satisfied with our insurance distribution or handling of insurance products, you are welcome to contact us so we can see if there is anything we can do. You can also contact our complaints officer by sending an email or letter; contact details are provided below.

Complaints Officer: Anna Clarving
Email: complaints@norsegael.com
Address: NorseGael Risk
Complaints Officer
Engelbrektsgatan 9-11
114 32 Stockholm

Filing a complaint is free of charge, and we will handle any complaints with due care. The complaint will be processed as soon as possible, and if we cannot respond to a complaint within 14 business days from when it was received, we will contact you to explain the reason for the delay and inform you of when we expect to provide a response.

Complaints Regarding Claims Handling

As a first step, we recommend you contact the claims adjuster who handled your case. A phone call can often provide additional information and resolve any misunderstandings directly by phone or email.

If you are still dissatisfied with the decision made regarding your claims case, you have the opportunity to have your case reassessed.

Any complaints related to a claims case should be directed to the relevant claims handling company. If you are unsure which company this is, please contact us at info@norsegael.com, and we will assist you.

Dispute Resolution

If you are not satisfied after further contact with us or the claims handling company, you can have your case reviewed by a third party.

The National Board for Consumer Disputes (ARN)

If a dispute arises, you can have it reviewed by the Allmänna Reklamationsnämnden (ARN), Box 174, 101 23 Stockholm, phone 08-508 860 00, email: arn@arn.se, www.arn.se. However, ARN only handles disputes involving consumers. ARN is a government agency whose task is to impartially review disputes between consumers and businesses. Applications for review by ARN must be submitted within one year from when you filed your complaint.

General Court

You also have the option to take your case to the Swedish general court to settle the dispute. Please contact your nearest district court for information. Please note that you must request this within a specific time frame, known as the statute of limitations. This applies even if the case is under review by other authorities.

If you are a business customer, you can only turn to the general court to settle any disputes.

Free Consumer Advice

As a consumer, you can get free advice from the following entities:

(a) Consumer Insurance Bureau (Konsumenternas försäkringsbyrå), mailing address: Box 24215, 104 51 Stockholm, phone: 0200-25 58 00, www.konsumenternas.se. The Consumer Insurance Bureau provides independent and free guidance to individuals regarding insurance.

(b) Swedish Consumer Agency (Konsumentverket, Hallå Konsument), mailing address: Box 41, 651 02 Karlstad, phone: 0771-525 525, email: info@hallakonsument.se, www.hallakonsument.se.

(c) Consumer Guidance in your municipality. Consumer advisers in many municipalities offer free information and advice on household economic and legal matters.

About NorseGael Risk

NorseGael Risk is registered with the Swedish Companies Registration Office (Bolagsverket) under organization number 559497-4072 and has authorization from the Swedish Financial Supervisory Authority (Finansinspektionen) to perform insurance distribution.