

<b>Austria:</b> Financial Market Authority, Consumer Information & Complaints at <a href="https://www.fma.gv.at/en/complaints-and-points-of-contact/">https://www.fma.gv.at/en/complaints-and-points-of-contact/</a>
<b>Belgium:</b> Financial Services and Markets Authority at <a href="https://www.fsma.be/en/insurance-0">https://www.fsma.be/en/insurance-0</a> as well as Insurance Ombudsman at <a href="https://www.ombudsman.as/fr">https://www.ombudsman.as/fr</a>
<b>Bulgaria:</b> Financial Supervision Commission at <a href="https://www.fsc.bg/en/for-the-consumers/complaints/">https://www.fsc.bg/en/for-the-consumers/complaints/</a>
<b>Croatia:</b> Insurance Ombudsman at <a href="https://www.huo.hr/eng/activities/111/">https://www.huo.hr/eng/activities/111/</a>
<b>Cyprus:</b> Financial Ombudsman at <a href="http://www.financialombudsman.gov.cy/forc/forc.nsf/index_en/index_en?OpenDocument">http://www.financialombudsman.gov.cy/forc/forc.nsf/index_en/index_en?OpenDocument</a>
<b>Czech Republic:</b> Czech National Bank at <a href="https://www.cnb.cz/en/public/contacts/electronic-form/index.html">https://www.cnb.cz/en/public/contacts/electronic-form/index.html</a>
<b>Denmark:</b> Insurance Complaints Board at <a href="http://ankeforsikring.dk/Sider/default.aspx">http://ankeforsikring.dk/Sider/default.aspx</a>
<b>Estonia:</b> Consumer Protection and Technical Regulatory Authority at <a href="https://www.ttja.ee/en">https://www.ttja.ee/en</a>
<b>Finland:</b> Financial Ombudsman Bureau at <a href="https://www.fine.fi/en/frontpage.html">https://www.fine.fi/en/frontpage.html</a> as well as Consumer Disputes Board at <a href="https://www.kuluttajariita.fi/en/index/kuluttaja-asiat/kuluttaja-asiat/vakuutuksetjapanakit.html">https://www.kuluttajariita.fi/en/index/kuluttaja-asiat/kuluttaja-asiat/vakuutuksetjapanakit.html</a>
<b>France:</b> La Médiation de l'Assurance at <a href="https://www.mediation-assurance.org/">https://www.mediation-assurance.org/</a>
<b>Germany:</b> Federal Financial Supervisory Authority at <a href="https://www.bafin.de/EN/Verbraucher/BeschwerdenAnsprechpartner/beschwerdenansprechpartner_node_en.html">https://www.bafin.de/EN/Verbraucher/BeschwerdenAnsprechpartner/beschwerdenansprechpartner_node_en.html</a>
<b>Greece:</b> Hellenic Consumers Ombudsman at <a href="http://www.synigoroskatanaloti.gr/index_stk_en.html">http://www.synigoroskatanaloti.gr/index_stk_en.html</a> as well as Bank of Greece at <a href="https://www.nbg.gr/en/contact/comments-complaints">https://www.nbg.gr/en/contact/comments-complaints</a> as well as General Secretariat of Consumers Affairs at <a href="http://www.mindev.gov.gr/προστασία-του-καταναλωτη/">http://www.mindev.gov.gr/προστασία-του-καταναλωτη/</a>
<b>Hungary:</b> Financial Consumer Protection Center at <a href="https://www.mnb.hu/en/financial-consumer-protection-center">https://www.mnb.hu/en/financial-consumer-protection-center</a> as well as Financial Arbitration Board at <a href="https://www.mnb.hu/en/hungarian-financial-arbitration-board">https://www.mnb.hu/en/hungarian-financial-arbitration-board</a>
<b>Iceland:</b> Financial Supervisory Authority, Insurance Complaints Committee at <a href="https://en.fme.is/supervision/consumer-affairs/the-insurance-complaints-committee/">https://en.fme.is/supervision/consumer-affairs/the-insurance-complaints-committee/</a>
<b>Ireland:</b> Financial Services and Pensions Ombudsman at <a href="https://www.fspo.ie/">https://www.fspo.ie/</a>
<b>Italy:</b> Istituto per la Vigilanza sulle Assicurazioni at <a href="https://www.ivass.it/consumatori/reclami/index.html?com.dotmarketing.htmlpage.language=3">https://www.ivass.it/consumatori/reclami/index.html?com.dotmarketing.htmlpage.language=3</a> as well as Autorità Garante della Concorrenza e del Mercato at <a href="https://en.agcm.it/en/scope-of-activity/consumer-protection/how-to-report-a-complaint">https://en.agcm.it/en/scope-of-activity/consumer-protection/how-to-report-a-complaint</a>
<b>Latvia:</b> Ombudsman of the Latvian Association of Insurers at <a href="https://www.laa.lv/about-us/contacts/">https://www.laa.lv/about-us/contacts/</a> as well as Consumer Rights Protection Centre at <a href="http://www.ptac.gov.lv/en/content/about-crpc">http://www.ptac.gov.lv/en/content/about-crpc</a> as well as Financial and Capital Market Commission at <a href="https://www.fktk.lv/en/about-us/">https://www.fktk.lv/en/about-us/</a>
<b>Liechtenstein:</b> Financial Market Authority at <a href="https://www.fma-li.li/en/client-protection/complaints.html">https://www.fma-li.li/en/client-protection/complaints.html</a>
<b>Lithuania:</b> Bank of Lithuania, Supervision Service at <a href="https://www.lb.lt/en/sfi-disputes-between-consumers-and-financial-market-participants">https://www.lb.lt/en/sfi-disputes-between-consumers-and-financial-market-participants</a>
<b>Luxembourg:</b> Consumers' Union at <a href="https://www.ulc.lu/fr/Organes/Detail.asp?T=2&amp;D=descr&amp;ID=6">https://www.ulc.lu/fr/Organes/Detail.asp?T=2&amp;D=descr&amp;ID=6</a> as well as Insurance Supervisory Authority <a href="http://www.caa.lu/fr/contact">http://www.caa.lu/fr/contact</a> as well as Insurance Companies Association at <a href="https://www.aca.lu/fr/contact">https://www.aca.lu/fr/contact</a>
<b>Netherlands:</b> Complaints Institute for Financial Services at <a href="https://www.kifid.nl/">https://www.kifid.nl/</a>
<b>Norway:</b> Complaints Board at <a href="http://www.finkn.no/English">http://www.finkn.no/English</a>
<b>Poland:</b> Financial Ombudsman at <a href="http://www.rf.gov.pl/">http://www.rf.gov.pl/</a>
<b>Portugal:</b> Authority for the Supervision of Insurance and Pension Funds at <a href="https://www.asf.com.pt/NR/exeres/13B-65CA1-8FD9-474A-A09E-B13074174C37.htm">https://www.asf.com.pt/NR/exeres/13B-65CA1-8FD9-474A-A09E-B13074174C37.htm</a>
<b>Romania:</b> Financial Supervisory Authority at <a href="http://www.asfromania.ro/index.php/en/consumers/petitions-consumers-guide">http://www.asfromania.ro/index.php/en/consumers/petitions-consumers-guide</a> as well as National Authority for Consumer Protection at <a href="https://anpc.ro/categorie/5/contact">https://anpc.ro/categorie/5/contact</a>
<b>Slovakia:</b> National Bank of Slovakia, Department for the Protection of Financial Consumers at <a href="https://www.nbs.sk/en/consumer/about-us/how-to-file-a-complaint">https://www.nbs.sk/en/consumer/about-us/how-to-file-a-complaint</a>
<b>Slovenia:</b> Mediation Centre of the Slovenian Insurance Association at <a href="http://www.zav-zdruzenje.si/en/adr-alternative-consumer-dispute-resolution/">http://www.zav-zdruzenje.si/en/adr-alternative-consumer-dispute-resolution/</a>
<b>Spain:</b> Directorate General of Insurance at <a href="http://www.dgsfp.mineco.es/es/Consumidor/ProteccionAsegurado/Paginas/InformacionProcedimiento.aspx">http://www.dgsfp.mineco.es/es/Consumidor/ProteccionAsegurado/Paginas/InformacionProcedimiento.aspx</a> as well as Insurance Ombudsman at <a href="http://da-defensor.org/">http://da-defensor.org/</a>
<b>Sweden:</b> National Board for Consumer Complaints at <a href="https://www.arn.se/">https://www.arn.se/</a>