

ADR scheme	
EU/EEA member state	BELGIUM
Name in original language	Ombudsman des Assurances / Ombudsman van de Verzekeringen
Name in English	Insurance Ombudsman
Contact details for consumers	
Address	Square de Meeûs 35, BE-1000 Brussels
Phone number	+32 2 547 5871
Fax number	+32 2 547 5975
E-mail address	info@ombudsman.as
Website address	www.ombudsman.as
How the ADR scheme works	
Type of ADR scheme	<input type="checkbox"/> public <input checked="" type="checkbox"/> established by law <input type="checkbox"/> private <input type="checkbox"/> voluntary
Limits	
Are there prior formalities to be complied with?	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
Does the consumer have to pay a fee?	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
If the consumer has to pay a fee, how much is it (in euro)?	
Does the ADR scheme answer enquiries about its work?	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no
Does the ADR scheme try to help the parties reach a negotiated settlement?	<input checked="" type="checkbox"/> yes <input type="checkbox"/> no
Does the ADR scheme issue a decision upholding or rejecting the complaint?	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
If the ADR scheme issues a decision, what is its effect?	<input checked="" type="checkbox"/> recommendation, not binding on either party <input type="checkbox"/> binding on the financial institution but not the consumer <input type="checkbox"/> binding on both the financial institution and the consumer
Any necessary explanation about the decision	The person filing a complaint may introduce the matter to court.
Average time for ADR scheme to resolve a complaint	2 months
Language(s) in which the ADR scheme operates	
Language(s) in which a complaint can be made	Dutch, French, English, German
Language(s) in which any decision can be issued	Dutch, French, English
Observations	
Any additional useful information not already covered by the other sections of this form	