

ADR scheme	
EU/EEA member state	GERMANY
Name in original language	Versicherungsombudsmann e.V.
Name in English	Insurance Ombudsman
Contact details for consumers	
Address	Postfach 08 06 32, DE-10006 Berlin
Phone number	+49 30 224 424
Fax number	+49 30 224 425
E-mail address	beschwerde@versicherungsombudsmann.de
Website address	www.versicherungsombudsmann.de
How the ADR scheme works	
Type of ADR scheme	<input type="checkbox"/> public <input type="checkbox"/> established by law <input checked="" type="checkbox"/> private <input checked="" type="checkbox"/> voluntary
Limits	Value of claims up to EUR 50 000.
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 checked="" type="checkbox"/> yes <input 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 checked="" type="checkbox"/> binding on the financial institution but not the consumer up to EUR 5 000 <input type="checkbox"/> binding on both the financial institution and the consumer
Any necessary explanation about the decision	
Average time for ADR scheme to resolve a complaint	3 months
Language(s) in which the ADR scheme operates	
Language(s) in which a complaint can be made	German, English
Language(s) in which any decision can be issued	German, English
Observations	
Any additional useful information not already covered by the other sections of this form	