

Tokio Marine Europe Complaints Handling Rules (Portugal) – May 2026

If the *Policyholder* or the *Insured Person* has any complaints related to their contracts with Tokio Marine they may submit them to the *Insurer's* Complaints Management Service

by email: sac@tmhcc.com or

by letter to the following address:

“Customer Service Department”,
TOKIO MARINE EUROPE S.A., Sucursal en España,
Torre Diagonal Mar, Josep Pla 2, Floor 10, 08019 Barcelona,
Spain

The *Insurer* will acknowledge receipt within 5 business days.

The *Insurer* will decide and inform the complainant of its decision in writing within 20 business days of receiving the complaint (or 30 business days in particularly complex cases).

If the *Insurer* does not respond to the complaint within a maximum period of 20 business days (or 30 business days in particularly complex cases) from the date of receipt, or if, having responded within that period, the complainant disagrees with it, you may refer your complaint to the independent Client Ombudsman, in accordance with the legislation in force in Portugal to the following email:

anapatricia@socadvogados.com

The Client Ombudsman will analyse the complaint within 30 (thirty) business days of receipt (or 45 (forty-five) business days in exceptional cases) and issue a recommendation accordingly.

The identity and contact details of our Customer Ombudsman in Portugal are communicated to the *Insured Person* on a durable medium, under the terms of article 10 of ASF Regulatory Standard 7/2022-R of 7 June and can also be found here <https://www.consumidor.asf.com.pt/provedor-do-cliente-das-empresas-de-seguros-contactos>.

Without prejudice to any legal action that may be taken, the *Insured Person* may also submit their complaint to the ASF, headquartered at Av. da República, 76, 1600-205 Lisbon. The ASF only considers complaints that are not pending in other instances and to which the Insurer has not responded within a maximum period of 20 business days from the date of receipt or when, having received a response, the complainant disagrees with its content. The contact details are:

Insurance and Pension Funds Supervisory Authority
Av. da República 76, 1600-205 Lisbon
Portugal
Tel. (+ 351) 21 790 31 00
asf@asf.com.pt