

<b>ADR scheme</b>	
EU/EEA member state	<b>GERMANY</b>
Name in original language	Ombudsmann Private Kranken- und Pflegeversicherung
Name in English	Ombudsman Private Health and Long-term Care Insurance
<b>Contact details for consumers</b>	
Address	Kronenstrasse 13, DE-10117 Berlin
Phone number	+49 1802 550 444
Fax number	+49 30 204 589 31
E-mail address	Complaints can be sent via internet by filling in a specific form.
Website address	<a href="http://www.pkv-ombudsmann.de">http://www.pkv-ombudsmann.de</a>
<b>How the ADR scheme works</b>	
Type of ADR scheme	<input type="checkbox"/> public <span style="float: right;"><input type="checkbox"/> established by law</span> <input checked="" type="checkbox"/> private <span style="float: right;"><input checked="" type="checkbox"/> voluntary</span>
Limits	Before referring to the Ombudsman a complaint has to be filed to the insurer. The limit of time for calling the Ombudsman ends one year after the written decision of the insurer.
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 type="checkbox"/> yes <input type="checkbox"/> no Ombudsman hosts press conferences.
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 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 plaintiff can go to court after the proceeding of the ADR scheme is terminated irrespective of the ADR scheme's decision.
Average time for ADR scheme to resolve a complaint	24 weeks
<b>Language(s) in which the ADR scheme operates</b>	
Language(s) in which a complaint can be made	German
Language(s) in which any decision can be issued	German
<b>Observations</b>	
Any additional useful information not already covered by the other sections of this form	