

ADR scheme	
EU/EEA member state	LUXEMBOURG
Name in original language	Médiateur en Assurances
Name in English	Insurance Mediation
Contact details for consumers	
Address	75, rue de Mamer, LU-8081 Bertrange
Phone number	+352 442 1441
Fax number	+352 440 289
E-mail address	aca@aca.lu
Website address	<a href="http://www.aca.lu">www.aca.lu</a>
How the ADR scheme works	
Type of ADR scheme	<input type="checkbox"/> public <span style="margin-left: 150px;"><input type="checkbox"/> established by law</span> <input checked="" type="checkbox"/> private <span style="margin-left: 150px;"><input type="checkbox"/> voluntary</span>
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 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	
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	Luxembourgish, French, German
Language(s) in which any decision can be issued	Luxembourgish, French, German
Observations	
Any additional useful information not already covered by the other sections of this form	