**How to make a complaint**

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If you wish to make a complaint, you can do so at any time by referring the matter to either *{insert name and contact details of managing agent/coverholder as applicable}* or the Complaints team at Lloyd’s.

The address of *{insert name and contact details of managing agent/coverholder/as applicable}* is:

*{insert contact details, including email address, to contact the managing agent/coverholder as applicable}*

The address of the Complaints team at Lloyd’s is:

Complaints

Lloyd’s

One Lime Street

London EC3M 7HA

Telephone: 020 7327 5693

Fax: 020 7327 5225

E-mail: complaints@lloyds.com

Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

Details of Lloyd’s complaints procedures are set out in a leaflet “Your Complaint - How We Can Help” available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and are also available from the above address.

If you remain dissatisfied after Lloyd’s has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS).

The contact details for the FOS are: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone 0800 023 4567 (calls to this number are free from “fixed lines” in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK). Email complaint.info@financial-ombudsman.org.uk.

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the FOS at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

If you have purchased your policy online you can also make a complaint via the EU’s online dispute resolution (ODR) platform. The website for the ODR platform is: [http://ec.europa.eu/odr](https://webgate.ec.europa.eu/odr/main/index.cfm?event=main.home.chooseLanguage)

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