**Summary Resolution Communication - The following wording should be included within all Summary Resolution Communications:** *[delete text to the left and insert company logo]*

Dear *[insert name here].*

While we consider this matter to be resolved, in the unlikely event that you remain dissatisfied I am obliged to inform you that as your insurance is provided by Underwriters at Lloyd’s you are entitled to refer the matter to the Complaints team at Lloyd’s. Full details of Lloyd’s complaints procedures are available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and the Complaints team’s contact details are as follows:

Lloyd’s

Fidentia House

Walter Burke Way

Chatham Maritime

Chatham

Kent ME4 4RN

Tel: 0207 327 5693

Fax: 0207 327 5225

Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Alternatively, you may now have the right to refer your complaint to the Financial Ombudsman Service (FOS), free of charge – but you must do so within six months of the date of this communication. If you do not refer your complaint in time, the FOS will not have permission to consider your complaint and so will only be able to do so in very limited circumstances (for example, if the FOS believes that the delay was as a result of exceptional circumstances). Further details regarding the FOS can be obtained from their website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk). Alternatively the FOS may be contacted at:

The Financial Ombudsman Service

Exchange Tower

London E14 9SR

Tel: 0800 023 4 567

Should you refer the matter to Lloyd’s this will not affect your right to refer the matter to the Financial Ombudsman Service following Lloyd’s review.

Yours sincerely

*[Person]*