**Two week complaint response letter - investigation concluded (to be sent within two weeks from the date of the complaint)** *[delete text to the left and insert company logo]*

Dear *[insert name].*

**RE: *[INSERT POLICY NUMBER] -* YOUR COMPLAINT**

We are writing further to our letter of *[insert date]* regarding your complaint.

We understand your complaint to be *[insert description of complaint]*.

We have investigated the circumstances of your complaint and can respond as follows:

*[Enter details of the outcome of the investigation, providing reasons for the result]*

*[Insert the appropriate section from the appendix]*

Should you remain dissatisfied, you may if you wish, refer your complaint to Lloyd's, who will investigate and assess this complaint. Lloyd's contact details are as follows:

Complaints

Lloyd’s

One Lime Street

London EC3M 7HA

Email: complaints@lloyds.com

Telephone: +44 (0)20 7327 5693

Fax: +44 (0)20 7327 5225

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

Ultimately, should you remain dissatisfied with Lloyd's final response, you may, if eligible, refer your complaint to the Financial Ombudsman Service (FOS). The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. Details of who is eligible to refer a complaint to the FOS can be found on their website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

Yours sincerely

*[Person]*

**Appendix**

Section 1 - Complaint upheld

Therefore, we accept your complaint and we propose that *[enter details of proposed redress/remedy].*

We trust you are satisfied with this proposal, however,

Section 2 - Complaint not upheld and no ex-gratia

Therefore, we are sorry to advise that we are unable to accept your complaint. Whilst this may not be the result you were hoping for, we trust we have been clear in setting out the reasons for our decision.

Section 3 - Complaint not upheld, but ex-gratia offered

Therefore, we are sorry to advise that we are unable to accept your complaint. However, as a gesture of goodwill, we will *[enter details of ex-gratia offer].*

We trust you are satisfied with the above proposal,