**Two week complaint response letter- investigation ongoing (to be sent within two weeks from the date of the complaint - see paragraph 2.5.5 of the Code)** *[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]*.

Our investigation into this matter is still ongoing due to *[insert reason for the delay here, e.g. 'the complexity of your case'.]* We will endeavour to complete our investigations by *[insert date]* and will write to you again then.

However, as we have not been able to resolve this matter, you have the choice now, if you wish, to refer your complaint to Lloyd's, who will investigate and assess the 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](file:///\\adsportal\LMA-Data$\Common\SMorrell\2015\Model%20complaint%20letters\www.financial-ombudsman.org.uk).

Yours sincerely

*[Person]*