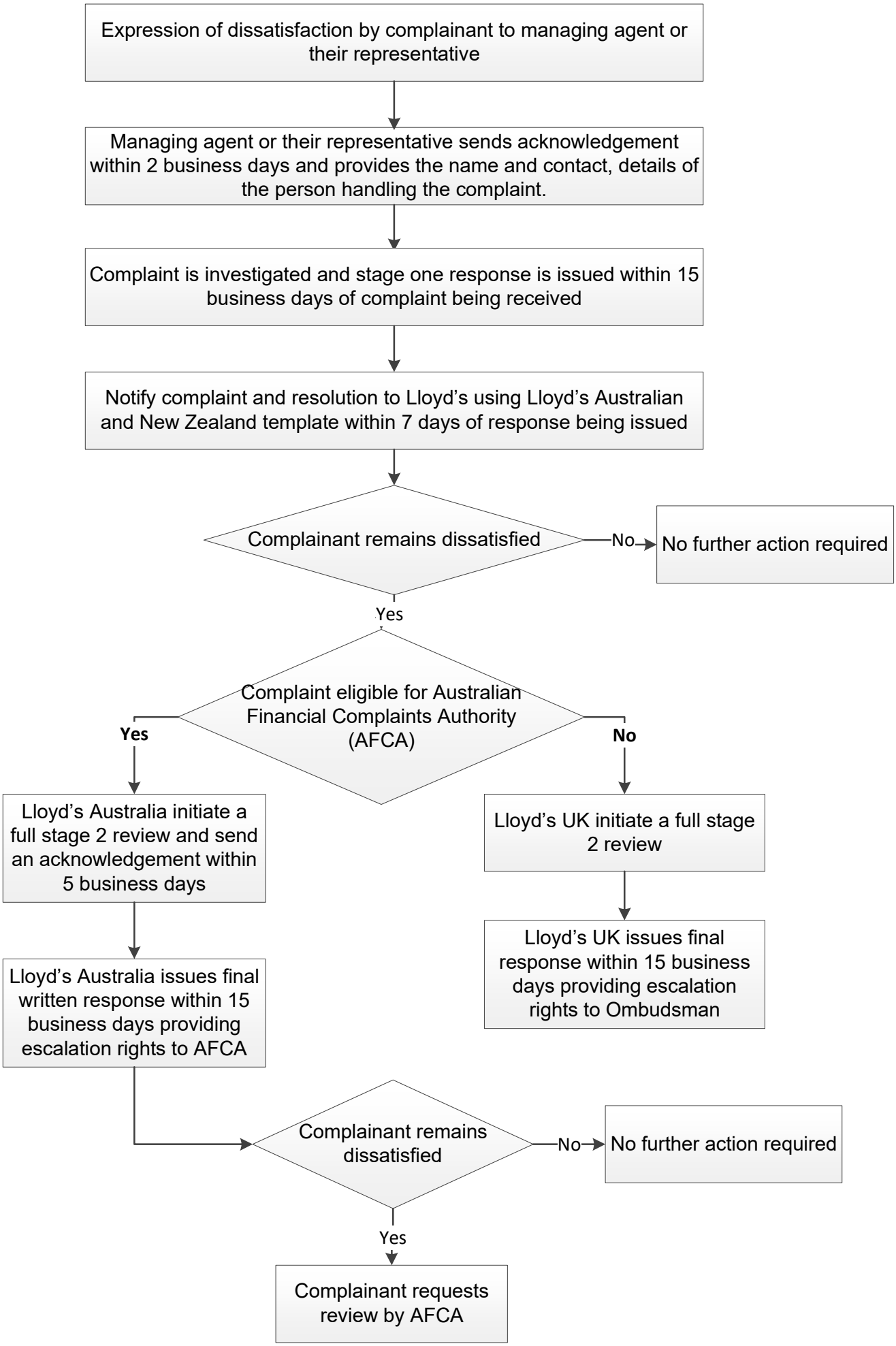Lloyd's complaints process – Australian complaints