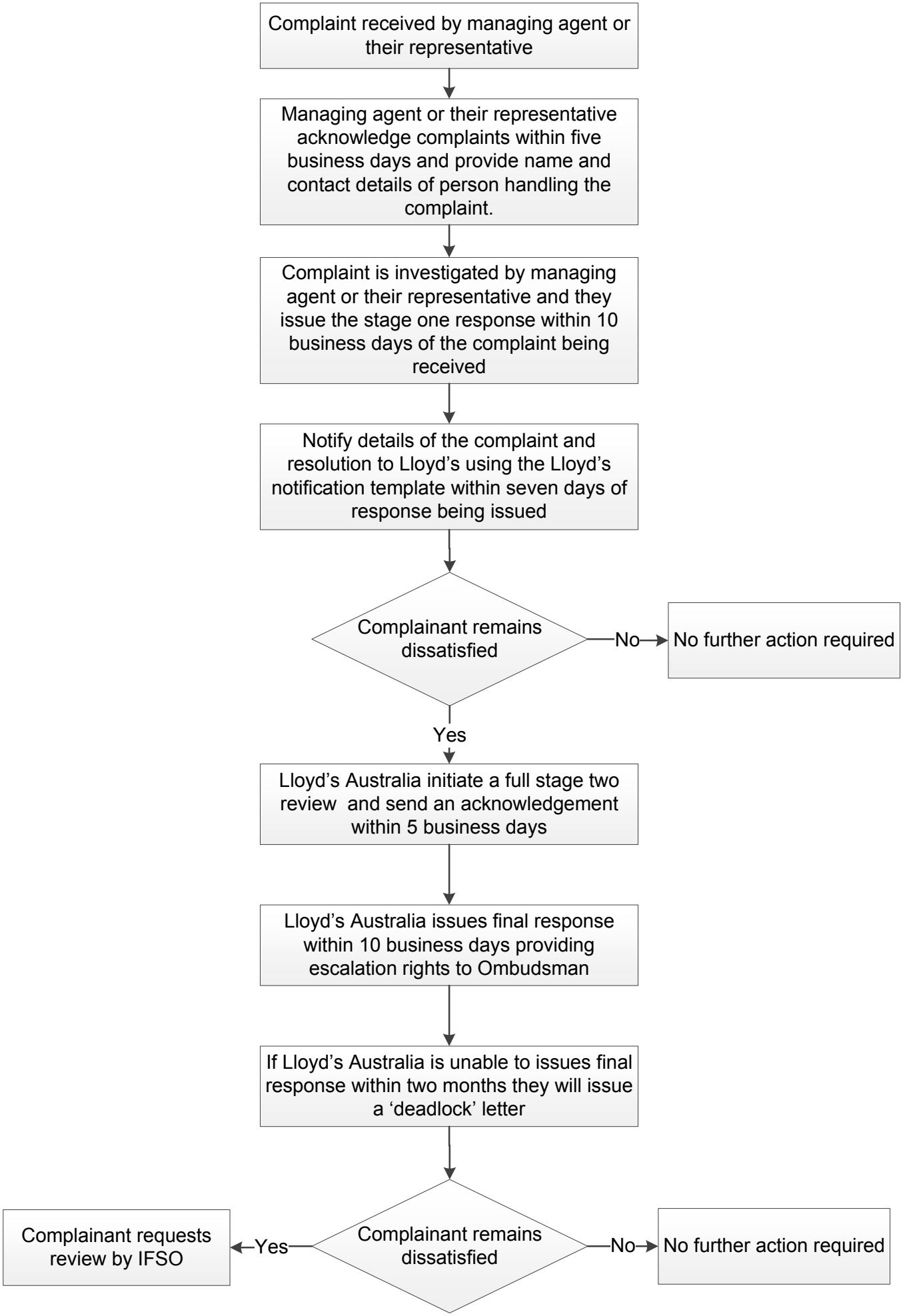LLOYD'S COMPLAINTS PROCESS – NEW ZEALAND COMPLAINTS