

# How we will handle your complaint

## Lloyd's complaints process

### Lloyd's operates a two stage complaints process

#### Stage One Referral to Underwriters

In the first instance, the underwriters of your policy will review your complaint and hope to resolve the matter. They will investigate the circumstances regarding your complaint and write to you within two weeks with their response.

If you are not satisfied with the underwriter's response or you have not been provided with a stage one response within two weeks, you are entitled to refer the matter to Lloyd's. Lloyd's will then conduct a full investigation of your complaint and provide you with a written final response.

If the complaint is not resolved, you may be entitled to refer the matter 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. You can find more information on the FOS at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

#### Stage Two Referral to Lloyd's

If, following your stage one response, you remain dissatisfied or have not been provided with a stage one response within two weeks, you can request Lloyd's investigate your complaint by contacting:

Complaints  
Lloyd's  
Fidentia House  
Walter Burke Way  
Chatham Maritime  
Chatham  
Kent  
ME4 4RN

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

Telephone +44 (0) 20 7327 5693

Fax +44 (0) 20 7327 5225

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

#### Referral to FOS

Following Lloyd's consideration of your complaint you may be entitled to refer the matter to FOS. Lloyd's will send you a FOS leaflet with further information at the appropriate time.

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Telephone 0800 0234 567  
(landline)

Telephone 0300 123 9 123  
(mobile)

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### If you appoint someone to act on your behalf

If you ask someone else to act on your behalf you should provide us with written authority to allow us to deal with them.

If you employ a professional to represent you, you will need to meet their costs yourself.