**Complaint Acknowledgement (Stage 1)** *[delete and insert company logo]*

Dear *[insert name]*,

**RE: *[Insert claim/policy number, insured name, situation address, etc]***

We are writing to acknowledge your complaint, which you made on *[insert date].*

We are sorry that you feel you have cause for complaint and thank you for making us aware of this issue.

Your policy is underwritten at Lloyd’s and we follow the internal dispute resolution (IDR) process for responding to complaints, which has been put in place by Lloyd’s.

We include a copy of Lloyd’s IDR brochure “What to do if you have a complaint” below, which sets out our complaints procedure and provides you with information about what to expect.

**What happens next?**

We have now commenced reviewing your complaint and will be in touch as soon as possible with an outcome.

If our review takes more than 10 business days, we will provide you with regular updates and, depending on the outcome, may engage Lloyd’s to conduct a further review before you receive a final decision.

Thank you again and, should you have any queries or wish to provide any additional information, please do not hesitate to contact me.

Yours sincerely,

*[Name and Contact Details of Person Reviewing Complaint]*

**What to do if you have a complaint**

**About Lloyd’s**

Lloyd’s is the world’s specialist insurance and reinsurance market, bringing together an outstanding
concentration of underwriting expertise and talent.

In Australia, Lloyd’s is proud to be a member of the Insurance Council of Australia. Lloyd’s has adopted the General Insurance Code of Practice, subject to certain specific qualifications. Your Lloyd’s intermediary (“the coverholder”) or claim administrator must also meet the requirements of the Code. You can obtain a copy of the Code at www.codeofpractice.com.au.

Lloyd’s aims to provide the highest level of service to our Australian policyholders and have developed procedures, applicable to the entire Lloyd’s market, for the honest, fair and timely handling of complaints.

**How can we help you?**

You can make a complaint about any aspect of your relationship with us, including your policy or claim and our service, staff or handling of a complaint.

If you wish to make a complaint, please contact either the Lloyd’s coverholder or the administrator handling your claim in the first instance. They will attempt to resolve it in accordance with our Internal Dispute Resolution (“IDR”) procedure, which complies with Code and ASIC guidelines, and our commitment below.

**Our commitment to you**

As part of our IDR procedure, we will:

* Acknowledge your complaint
* Provide you with the name and contact details of the person assigned to reviewing it
* Do our utmost to resolve the complaint to your satisfaction within 10 business days
* If we cannot resolve your complaint within 10 business days, we will provide updates every 10 business days, unless you agree to a different timeframe
* Provide a final decision within 30 calendar days of the date on which you first made your complaint
* If we cannot provide a final decision in this timeframe, we will tell you, in writing, the reasons for the delay and your right to take the complaint to the Australian Financial Complaints Authority (AFCA)
* Give you the information we relied on when making a decision about your complaint within 10 business days of you asking for it

Depending on the outcome of our review, we may refer your complaint to Lloyd’s Australia, who will determine whether it will be reviewed further by their office or the Lloyd’s UK Complaints Team.

Lloyd’s contact details are:

Telephone +61 (2) 8298 0783

Email idraustralia@lloyds.com

Post Lloyd’s Australia Limited

 Level 16, 1 Macquarie Place

 Sydney NSW 2000

**External review**

You may refer your complaint to AFCA at any time. If your complaint is not resolved to your satisfaction within 30 calendar days of the date on which you first made the complaint, AFCA may review it, subject to its Rules.

AFCA’s contact details are:

Telephone 1800 931 678

Email info@afca.org.au

Post Australian Financial Complaints Authority

 GPO Box 3

 Melbourne VIC 3001

Your complaint must be referred to AFCA within 2 years of the final decision, unless AFCA considers special circumstances apply. If your complaint is not eligible for consideration by AFCA, you may be referred to the Financial Ombudsman Service (UK) or seek independent legal advice.

**How much will this procedure cost you?**

This service is free of charge.