

# LLOYD'S MEMBER COMPLAINTS POLICY

September 2022

# **Member Services (MS) Complaints Policy for Complaints directly from Members of Lloyd's or their Representatives.**

## **HOW TO MAKE A COMPLAINT**

A complaint can be made over the phone, via letter, via email or via fax. If you would like to log a complaint, then please use the below contact information to do so:

Complaints Officer at Lloyd's  
Lloyd's Members Services  
Fidentia House  
Walter Burke Way  
Chatham Maritime  
Kent  
ME4 4RN

Tel: +44 (0) 1634 392039

Email: [Lloyds-Market-Services-Member-Complaints@lloyds.com](mailto:Lloyds-Market-Services-Member-Complaints@lloyds.com)

Fax: +44 (0) 1634 392947

If your complaint is made over the phone, the individual you are speaking to will make notes of your complaint, on a call note. You will then be asked to either write or email your complaint details, including all supporting documentation, to the above-mentioned address, email address or fax number.

## **WHAT WILL MEMBERS SERVICES (MS) DO ONCE WE RECEIVE YOUR COMPLAINT?**

Once we have received your complaint, by any of the above, your complaint will be logged and a complaint file will be established, where all relevant documents will be kept ensuring all information is considered as part of any review.

An acknowledgment letter/email will be sent out to you within 24 hours of receipt of the complaint. Within this acknowledgement will be the date by which we anticipate responding to your complaint. MS will be working towards a 10-working day deadline, and this will also be detailed within the letter/email you receive. A copy of your referral rights to the Lloyd's Members Ombudsman (LMO) will also be attached to your acknowledgment email

Members of the Complaints Team will then determine which MS Team/senior manager will be responsible for the handling of your complaint, as well as providing you with a response. The relevant Team will be provided with a copy of your complaint together with the details of when they should respond back to you.

The team manager along with the Senior Manager will conduct all the necessary reviews and investigations into your complaint. The response will detail and address all the points raised in the complaint. The response will detail Lloyd's stance on your complaint and whether it will be upheld or not. Within the response you will again receive the details of the LMO should you remain dissatisfied with the response, you may then refer your complaint to the LMO for further investigation.

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## **WHAT HAPPENS IF YOU DO NOT RECEIVE A RESPONSE WITHIN THE DEADLINE?**

A reminder will be sent to the team/senior manager, 2 working days before the response deadline. If the team advise that they will not be able to provide a response by the specified date, then a Holding Response will be sent, advising that we are unable to respond but providing you with a timetable detailing when a response should be forthcoming.

## **ESCALATION**

If a complaint appears to be contentious, or there is further response from the initial Complaint then this will be provided to the Senior Manager Governance, who will review, or arrange for an independent review and provide further guidance. The complaint may then be escalated further to the Head of Member Relations, Legal or another Corporation Business Unit, should this be deemed necessary. A further response may then be drafted in conjunction with that escalation.

## **REFERRING YOUR COMPLAINT TO THE LLOYD'S MEMBER'S OMBUDSMAN (LMO)**

If you have received your complaint response and remain dissatisfied with that response, then you have the right to refer your complaint to the LMO who will review your complaint independently, details of which are below.

The Office of the Lloyd's Members' Ombudsman  
One Lime Street  
London  
EC3M 7HA  
Email: [lmo@lloyds.com](mailto:lmo@lloyds.com)

The Office of the LMO will request a copy of the MS file and the review initially carried out to aid their investigations alongside your complaint details. The LMO will provide you within an impartial response/recommendation based upon the facts and detailed information provided.