**Advice of Escalation to Stage 2** *[delete and insert company logo]*

Dear *[insert name]*,

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

We are writing to update you about our review of your complaint*.*

Further to our previous correspondence, we have referred your complaint to Lloyd’s Australia for further review.

Lloyd’s will provide an outcome as soon as possible.

**Lloyd’s Internal Dispute Resolution (IDR) Process and Options for External Review**

As mentioned in our previous correspondence, your policy is underwritten at Lloyd’s. We refer you to the Lloyd’s IDR brochure, “What to do if you have a complaint”, which we sent you previously, for further information.

The brochure also includes information about our independent external dispute resolution scheme, the Australian Financial Complaints Authority (AFCA). AFCA is approved by the Australian Securities and Investments Commission (ASIC) and we agree to be bound by its determinations.

Please be aware that, should you not receive a review outcome within 30 days of making your complaint, you are entitled to seek review by AFCA, whose contact details are as follows:

Address: GPO Box 3, Melbourne VIC 3001

Telephone: 1800 931 678

Email: info@afca.org.au

Online: [www.afca.org.au](http://www.afca.org.au)

Please contact me, should you have any questions regarding the above.

Yours sincerely,

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