**Stage 2 Escalation Template – email to** [**IDRAustralia@lloyds.com**](mailto:IDRAustralia@lloyds.com)

Dear IDR Team,

As we have been unable to resolve this matter to the customer’s satisfaction, we are now escalating it to Lloyd’s Australia for review.

|  |  |
| --- | --- |
| **Basic Information** | |
| **Complainant** | *Customer/Entity on whose behalf the Complaint is being made* |
| **Complainant Rep (if applicable)** |  |
| **Date authority provided** |  |
| **Product/Policy Name** |  |
| **Policy Number** |  |
| **Claim Number** |  |
| **Managing Agent** |  |
| **Lead Syndicate Number** |  |
| **Coverholder/DCA** |  |
| **Claim Reserve** | *This is mandatory. Even if the claim has not been accepted, please use the potential claim amount.* |
| **Customer Awareness (Vulnerability)** |  |
| **Complaint Information** | |
| **Date Complaint First Received** |  |
| **Notification Spreadsheet Submitted (Y/N)** |  |
| **Date Complaint Due (30CD from Rec’d)** |  |
| **Date Stage 1 Review Completed** |  |
| **Claim/Case Background** | |
| *Summary of what the claim/case is about. Provide detailed, specific information, including what caused the claim, what has been claimed, what has been covered, what has been declined (and on what basis), timeline (if relevant), etc.* | |
| **Complaint Summary** | |
| *Provide detailed, specific information about the Complaint. Include what the issue in dispute is. E.g. “Whether the insured’s shoulder condition constitutes an Injury under Benefit B of the policy or is a Pre-Existing Condition”; “Whether the water damage to the property was caused by a coverable event (burst pipe) or was due to an excluded event, namely faulty workmanship and design”, etc.* | |
| **Customer’s Desired Resolution** | |
| *Be specific. E.g. amount in dispute, “for the settlement amount to be increased to $X”; “coverage for the burst pipe itself, in addition to the resultant damage”; service response, etc.* | |
| **Stage 1 Outcome Summary** | |
| *Provide a detailed and specific summary of the Stage 1 review. This is the information that would be contained within a written decision (i.e the outcome, together with reasons). Include reference to the relevant policy terms, reports and supporting documentation.* | |

1. We confirm that, within **two business days of the outcome**, we will ensure the notification process within the Lloyd’s ‘Guidance to Managing Agents’, located [online](https://www.lloyds.com/en-au/resources-and-services/make-a-complaint/complaints-handling/international-complaints-handling/australia), has been followed.
2. We confirm that, within **two business days of the outcome**, the full file will be shared with Lloyd’s Australia via SecureShare or another approved file-sharing site, including:

* Policy wording
* Policy schedule
* Claim form
* Claim decision
* All reports (saved using the format ‘YYMMDD – Report Name’)
* All correspondence/emails (saved using the format ‘YYMMDD – Email Description’)
* Case notes
* Relevant call recordings

Please remember to forward any subsequent correspondence or reports on receipt.

Thank you and please get in touch with any questions.

Yours sincerely,

*[Name and Contact Details of the Stage 1 Reviewer]*