

# How we will handle your complaint

## Lloyd's 2 step complaints process

### Step 1 – Response from the underwriter

We will review your complaint and aim to provide you with a decision within 14 days. If you are not happy with the response you receive or you have not received a response within 14 days, you can escalate the complaint to Lloyd's.

### Step 2 - Escalate to Lloyd's

Lloyd's will collect all the relevant information to conduct an independent review of your complaint and provide you with the final response. Contact details are provided below:

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

Phone **+44 (0) 20 7327 5693**

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

Online: [Online Complaint Form](#)

### Referral to The Financial Ombudsman Service (FOS)

If you are not happy with the final response from Lloyd's or you have not received the final response within the regulatory deadline, you may refer your complaint to the FOS.

Lloyd's will let you know when your complaint can be referred to the FOS and provide you with their contact details.

### Appointing someone to act on your behalf

If you would like someone to complain on your behalf, please provide us with their details.

The Lloyd's complaint process is provided free of charge so if you employ a professional to complain on your behalf (e.g. a solicitor or a loss adjuster) you will be responsible for their fees.