

LLOYD'S

Your complaint. **How we can help**



lloyds.com/complaints

Who are Lloyd's

Lloyd's of London is an international insurance marketplace which provides the facilities to allow individual companies to underwrite insurance policies. These companies are known as Lloyd's underwriters.

How we will handle your complaint

All complaints are handled in line with the Financial Conduct Authority (FCA) complaint handling rules. Lloyd's operate a two stage complaints process for policyholders that have a complaint or dispute concerning a policy underwritten within the Lloyd's market. We will do everything we can to resolve your concern quickly and fairly, there is no cost to use this service.

How to complain

If you are unhappy, there are a number of ways you can make a complaint:

E-mail: complaints@lloyds.com

Website: www.lloyds.com/complaints

Telephone: 0207 327 5693

Or you can write to us at:

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

What happens next

When we receive your complaint we will acknowledge your complaint either via email or post.

Step one Referral to Lloyd's Underwriter

We will pass your complaint to the Lloyd's underwriter who provides your policy, so they can investigate and provide you with their decision within 14 days.

If you are not happy with the response you have received, or you do not receive a response from the Lloyd's underwriter within 14 days, you can contact us to request an independent review.

Step two We investigate your complaint

Whilst most complaints are resolved at step one, if you decide to contact us, we will:

- Ask the Lloyd's underwriter to provide us with the information relevant to your complaint.
- Tell you who will be investigating your complaint and the FCA's final response deadline.
- Conduct an independent review and provide you with the final response.

If we are unable to provide you with the final response by the deadline, we will write to you telling you why and when we expect to complete our review.

Step three The Financial Ombudsman Service

If you are not happy with the final response you have received, you may refer your complaint to the Financial Ombudsman Service (FOS).

We 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.

If you employ a professional to complain on your behalf (e.g. a solicitor or a loss adjuster) you will have to meet their costs yourself.

For further information please visit

www.lloyds.com

