

Annex 1: Summary of the Lloyd's Members' Ombudsman Scheme

Lloyd's Member' Ombudsman "LMO" considers and, where appropriate investigates certain types of complaint made against the Society of Lloyd's "The Society" by members of the Society.

The LMO may only receive complaints from:

1. A Member of the Society
2. An individual who was at the time after 30 November 2001 but is no longer a member
3. A person or Scottish Limited Partnership who was at any time after 30 November 2001 but is no longer a "quasi individual member" 2001

The complaint must

1. Relate to an action taken by or on behalf of the Society
2. Involve an allegation by the complainant that he has suffered injustice in consequence of maladministration in connection with that action

In those circumstance the LMO may at their discretion investigate the matter. The LMO will not investigate a complaint that:

1. Has previously been referred to the LMO, unless the LMO is satisfied that new evidence has now been submitted to them
2. Where the action complained of occurred more than two years before the Member made their complaint, unless the LMO thinks there is justification to do so
3. Where any party to the complaint has instituted proceedings in any court of competent jurisdiction or has made a reference to arbitration in relation to the complaint unless the proceedings have been discontinued or the reference to arbitration was withdrawn prior to the final judgement award
4. Where the Member has a right of appears to Lloyd's Appeal Tribunal or in respect of a matter that has been the subject of a decision of Lloyd's Appeal Tribunal
5. Which relates to the institution or conduct of Lloyd's disciplinary proceedings
6. Which relates to the any action taken by or on behalf of Lloyd's Appeal Tribunal, a Lloyd's disciplinary committee, a Lloyd's Agent or certain subsidiaries of the Society and their officers, employees, or agents
7. Where the LMO considers that the complaint should be determined by a court of competent jurisdiction or by arbitration

Full details of the LMO's powers to investigate a complaint are set out in the Members' Ombudsman Byelaw, a copy of which may be obtained from the Secretary to the Ombudsman:

Caroline Sandeman-Allen
Tel: +44 (0)20 7327 6182
Email: lmo@lloyds.com

Should you wish to make a complaint, the LMO considers written representation but does not hold oral hearings. Please submit full written details of your complaint, along with any supporting information, to the address below:

The Office of the Lloyd's Members' Ombudsman
One Lime Street
London
EC3M 7HA
UK
Email: lmo@lloyds.com

Should you have any questions concerning the LMO, please contact the Secretary to the Ombudsman on the above details

Footnotes

1. See FCA Handbook DISP 1.11.13 "Complaints from Members or former Members"
2. Essentially a corporate member consisting of an individual or a group of connected individuals or nominees of such an individual group of connected individuals (together with, in the case a Scottish Limited Partnership Member, another person who is the general partner in that partnership)