

HOW WE WILL HANDLE YOUR COMPLAINT

Lloyd's complaints process

Lloyd's operates a two stage complaints process.

In the first instance, we will review your complaint and hope to resolve the matter. We will investigate the circumstances regarding your complaint and write to you within two weeks with our response.

If you are not satisfied with our response, or have not heard from us within two weeks, you are entitled to refer the matter to Lloyd's. Lloyd's will then conduct a full investigation of your complaint and provide you with a written final response.

If the complaint is not resolved you may be entitled to refer the matter to the Financial Ombudsman Service (FOS). The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the FOS at www.financial-ombudsman.org.uk.

Referral to Lloyd's

If, following our review, you wish to ask Lloyd's to investigate your complaint you may do so by contacting:

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

Email: complaints@lloyds.com

Telephone +44 (0) 20 7327 5693

Fax +44 (0) 20 7327 5225

www.lloyds.com/complaints

Referral to FOS

Following Lloyd's consideration of your complaint you may be entitled to refer the matter to FOS. Lloyd's will send you a FOS leaflet with further information at the appropriate time.

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Email: complaint.info@financial-ombudsman.org.uk

Telephone 0800 0234 567
(landline)

Telephone 0300 123 9 123
(mobile)

www.financial-ombudsman.org.uk

If you appoint someone to act on your behalf

If you ask someone else to act on your behalf you should provide us with written authority to allow us to deal with them.

If you employ a professional to represent you, you will need to meet their costs yourself.