

# YOUR COMPLAINT – HOW WE CAN HELP

## ABOUT US

The complaints team at Lloyd's is committed to ensuring that complaints about insurance at Lloyd's are handled fairly. If you have such a complaint, we may be able to help you resolve it.

## HOW TO COMPLAIN

You can write to:

### Complaints

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

 [complaints@lloyds.com](mailto:complaints@lloyds.com)

Telephone +44 (0)20 7327 5693

Fax +44 (0)20 7327 5225

[www.lloyds.com/complaints](http://www.lloyds.com/complaints)

You could also download a complaint form from [www.lloyds.com/Complaints](http://www.lloyds.com/Complaints) and send it to us with any material you have that could help us deal with your case.

Before doing so, however, it may help to put matters right quickly if you first:

- Check your insurance policy – this may answer your query;
- Contact your insurance intermediary to see if they can offer any help or advice;
- Talk to the claims administrator about the problem, if your query relates to a claim;
- Finally, follow the complaints procedure set out within your policy.

## HOW WE WILL HANDLE YOUR COMPLAINT

We make every effort to resolve disputes at the earliest possible stage. We operate a two stage process.

### STEP ONE – REFERRAL TO THE LLOYD'S SYNDICATE

When we receive your complaint, we will:

- Acknowledge receipt promptly.
- Pass your complaint to the Lloyd's syndicate involved for their response. We give them 14 days to review the matter and reply to you. Most of the complaints we handle are resolved this way.

If your complaint remains unresolved, please email us with your reasons for wishing to escalate the complaint to the next stage, or call us.

### STEP TWO – WE INVESTIGATE YOUR COMPLAINT

If you tell us that you are not satisfied with the Lloyd's syndicate's response to your complaint, we will consider what steps we can take to help resolve the complaint. Generally, this involves us obtaining the necessary papers from the Lloyd's syndicate involved and conducting a detailed investigation.

- We will tell you which member of our team will be handling your case.
- Once the investigation is complete, we will provide you with our conclusions in a final response letter.
- In accordance with the FCA's rules we will aim to conclude our enquiries and provide you with our final response within 8 weeks.

If we are unable to conclude our investigation within this timescale, we will write to you setting out why, and telling you when we expect to finalise matters.

## THE FINANCIAL OMBUDSMAN SERVICE (FOS)

If you are not satisfied with our response, you may refer your complaint to the Financial Ombudsman Service or FOS as it is commonly known. FOS can only consider your complaint following our consideration of the matter.

We will send you a leaflet about FOS with our response. Their contact details are on the back of this leaflet.

## IF YOU APPOINT SOMEONE TO ACT ON YOUR BEHALF

You can ask someone else to complain on your behalf. However, if you employ a professional to complain on your behalf (eg a solicitor or loss assessor etc) you will have to meet their costs yourself.

## CONTACT US

You can reach us at:

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Fax +44 (0)20 7327 5225

[www.lloyds.com/complaints](http://www.lloyds.com/complaints)

You can reach FOS at:

### Financial Ombudsman Service

Exchange Tower  
London E14 9SR

✉ [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Telephone 0800 0234 567

(normally free for land line users)

Telephone 0300 1239 123

(charged at the same rate as 01 or 02 numbers on mobile phone tariffs)

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

