

How we will handle your complaint

Lloyd's complaints process

Step 1

The policy underwriter will review your complaint and aim to provide the stage one response within 2 weeks. If they are unable to finish their investigation during this time, they may request an extension of a further 2 weeks. If you're happy to wait, there is nothing you need to do.

Step 2

If you are unhappy with the stage one response or you don't agree to the 2 week extension, you can escalate your complaint to Lloyd's Complaints Team. This service is provided free of charge.

The complaint will automatically be transferred to Lloyd's, if you don't receive a response from the underwriter by the end of week 4.

Lloyd's will aim to provide you with the final response by the regulatory deadline.

If you are unhappy with the final response, you may be able to refer the complaint to the Financial Ombudsman Service (FOS).

How to contact Lloyd's

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

+44 (0) 207 327 5693

Complaints@Lloyds.com

www.lloyds.com/complaints

How to contact the FOS

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

From landline: 0800 234 0567

From mobile: 0300 123 9123

complaint.info@financialombudsman.org.uk

www.financial-ombudsman.org.uk

Asking someone else to handle your complaint for you

We will just need you to confirm their details so that we can start speaking with them. If you decide to appoint a professional representative, you will be responsible for their fees.