

How to Make a Complaint

**DIFFICULT.
DONE WELL.**

1. In the event that our service does not meet your expectations and you wish to make a complaint we ask that you contact our compliance officer, or in his absence, our internal auditor or claims manager, either by telephone or in writing. We will handle your complaint fairly and, as part of our quality procedures, we will use it to maintain and improve our service.
2. We aim to resolve your concerns, whenever possible, within three working days. If this is not possible, we will acknowledge your complaint in writing no later than five working days after receipt. We will then deal with your complaint promptly and will keep you informed of the progress of our investigation and the measures being taken to resolve your complaint.
3. If we are unable to issue a final response within eight weeks of receipt of your complaint we will write to you and explain why we have been unable to conclude your complaint and confirm when we expect to be able to provide a final response. You are welcome to contact us at any time to check the status of our investigation. We will also advise you of your right to refer the complaint to the Financial Ombudsman Service (FOS) if you are dissatisfied with the delay, or if you are dissatisfied with the final response you have received, at whichever stage of the process it is issued to you.
4. If you are a private individual or come within the criteria set out below you may be eligible to refer your complaint to FOS, provided we have had an adequate opportunity to resolve your complaint first.

An eligible complainant must be a person that is:

1. a consumer; or
2. a micro-enterprise; or
3. a charity which has an annual income of less than £6.5 million at the time the complainant refers the complaint to the respondent; or
4. a trustee of a trust which has a net asset value of less than £5 million at the time the complainant refers the complaint to the respondent; or
5. a small business at the time the complainant refers the complaint to the respondent; or
6. a guarantor.

A micro-enterprise is a business which:

- has a turnover or annual balance sheet that does not exceed €2 million
- employs fewer than 10 persons

A small business is an enterprise which:

- is not a micro-enterprise
- has an annual turnover of less than £6.5 million
- has a balance sheet total of less than £5 million, or employs fewer than 50 employees

5. FOS sets time limits for consumers to refer complaints to them and they will not consider a complaint unless the firm has been given an opportunity to resolve it and at least eight weeks have elapsed from the date the complaint was made. A complaint must then be referred to FOS within:
 - six months from the business sending the consumer a final response (which has to mention the six-month time limit); and
 - six years from the event the consumer is complaining about (or, if later, three years from when the consumer knew, or could reasonably have known, they had cause to complain).

6. The Compliance Officer can be contacted at:

Address: Specialist Risk Group Limited, One America Square, 17 Crosswall, London, EC3N 2LB

Tel: 020 7977 4800

7. The Financial Ombudsman Service contact details are:

Postal address:

Address: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Enquiries and consumer helpline:

Tel: 0800 023 4567

Mobile: 0300 123 9123

Outside UK: +44 20 7964 0500

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

Website: www.financial-ombudsman.org.uk

8. Where we act on behalf of a Lloyd's underwriter and your policy is underwritten by Underwriter's at Lloyd's you may contact the Complaints Team at Lloyd's. The address of the Complaints Team at Lloyd's is:

Complaints:

Address: Lloyd's, One Lime Street, London EC3M 7HA

Tel: 020 7327 5693

Fax: 020 7327 5225

Email: complaints@lloyds.com

Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

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