



Complaints Procedure (Policies Underwritten at Lloyd's)

It is our intention to provide you with a high level of customer service at all times. If there are occasions when we fail to meet your standards we will endeavor to put things right.

Notifying us of complaints

If you have any cause for complaint please contact the Operations Manager at the address shown below. You may do this orally or in writing including by telephone (standard rate or free phone) or email.

If we decide that your complaint is more rightly dealt with by the Insurer, then we will refer the complaint to them and provide you with full referral details within 5 days of making this decision.

If your policy is insured by a Lloyd's Insurer the following process will apply, but if your Insurer is anyone other than Lloyd's, please contact the Operations Manager above for full referral details:

The Lloyd's Complaints Process

Once your complaint is received by the Insurer they shall attempt to respond within 14 days from the date of receipt but in any event no later than the response time stipulated by any instructions received from the relevant UK regulator.

In the event that you remain dissatisfied or a response has not been received you can refer the matter to Lloyd's. The address and contact details are as follows:

Complaints
Lloyd's
One Lime Street
London
EC3M 7HA

Email: complaints@lloyds.com

Tel: +44 (0)20 7327 5693

Fax: +44 (0)20 7327 5225

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

If you remain dissatisfied after Lloyd's has considered your complaint you may have the right to refer your complaint to the Financial Ombudsman Service. You must approach the Financial Ombudsman Service within 6 months of our final response to your complaint, and we will remind you of the time limits in our final response.

If you are seeking resolution as an individual acting for purposes outside your trade business or profession as a micro-enterprise (a smaller business that has a turnover or annual balance sheet of not more than two million euros and fewer than ten employees) a charity with less than £1m annual



income or a trustee of a trust with net asset value of less than £1m, you may refer the matter to the following organisation

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9GE

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

Tel: For UK callers: 0800 023 4 567 (free phone), or from a mobile 0300 123 9 123 (but charges apply)

Tel: For callers from abroad: +44 (0)20 7964 0500 (charges apply)

Web: www.financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS)

Lloyd's Insurers are covered by the Financial Services Compensation Scheme (FSCS). In the unlikely event that the Insurer's obligations cannot be met, you may be entitled to compensation from this scheme. Further details can be obtained from:

Financial Services Compensation Scheme
7th Floor, Lloyds Chambers,
Portsooken Street,
London, E1 8BN
Tel: +44 (0)20 7 892 7300
Fax: +44 (0)20 7 892 7301
Web: www.fscs.org.uk

In the event the complaint is one that can be responded to by us our full complaints process is shown below:

Our complaints Process

We will fully investigate your complaint, keep you advised of progress and do everything possible to resolve your complaint.

We will try to resolve your concerns within 3 days. If this is not possible we will acknowledge your complaint within 5 days in writing and do our best to resolve the problem as quickly as possible.

In the unlikely event that we have still not resolved the problem within 4 weeks we will write again to explain the reasons and advise when we expect to be able to give our final response.

You will receive a response from Lloyds within 8 weeks of your initial complaint being received by City Underwriters Ltd.

City Underwriters Ltd is an Appointed Representative of Policyfast Ltd which is authorised and regulated by the Financial Conduct Authority. Ref 448039

Address: 3rd Floor, Marlow House, 1A Lloyd's Avenue, London, EC3N 3AA

Tel: 0800 308 1044 Email: admin@cityunderwriters.co.uk

Registered office: Unit 5, Vantage Park, Washingley Road, Huntingdon, Cambs PE29 6SR Registered in England No: 5909640



What to do if you are still not satisfied

If you are not satisfied with our final response to your complaint or if we have still not resolved your complaint within 8 weeks of receipt, you may be entitled to refer your complaint to:-

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Tel: 0800 023 4 567

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

Website: www.financial-ombudsman.org.uk

You must approach the Financial Ombudsman Service within 6 months of our final response to your complaint. We will remind you of the time limits in our final response.

European Online Dispute Resolution Platform

We are also required to inform you that, if you purchased your insurance online or exclusively by email, you can use the online [European Online Dispute](#) Resolution platform to provide details of your complaint, which we understand will then be forwarded to the Financial Ombudsman Service. However, this may be a lower route for handling your complaint than if you contact the Financial Ombudsman Service directly.