



## **Complaints Procedure**

*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 at the foot of this document. You may do this orally or in writing including by telephone or email.

### **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 promptly 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 8 weeks we will write again to explain the reasons and advise when we expect to be able to give our final response. We will also provide you with information about the Financial Ombudsman Service.

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

### **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](mailto:complaint.info@financial-ombudsman.org.uk)

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

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

Freephone: 0800 3081 044 Email: [admin@cityunderwriters.com](mailto:admin@cityunderwriters.com) Website: [www.cityunderwriters.com](http://www.cityunderwriters.com) Address: 3<sup>rd</sup> Floor, Marlow House, 1A Lloyd's Avenue, London, EC3N 3AA

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



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.

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.

**Customers with a policy underwritten at Lloyd's** (please refer to your policy wording to see who underwrites your policy)

The above procedure applies but should you wish to ask Lloyd's to investigate your complaint you may do so by contacting:

In writing:       Complaints Team  
                      Lloyd's  
                      One Lime Street  
                      London  
                      EC3M 7HA

By email:        [complaints@lloyds.com](mailto:complaints@lloyds.com)  
By phone:       +44 (0)20 7327 5693  
By fax:           +44 (0)20 7327 5225  
Website:        [www.lloyds.com/complaints](http://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](http://www.lloyds.com/complaints) and are also available from the above address.

If you are not happy with the way Lloyds handle your complaint you may be entitled to refer your complaint to the Financial Ombudsman Service as described above

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