

We always try to provide an excellent standard of service. We do realise however that things can go wrong and there may be times when you feel that we have not provided the service you expected. When this happens we want to hear about it so that we can try to put things right.

WHO TO CONTACT?

So that your complaint is dealt with as quickly and efficiently as possible, you will need to make sure that:

- You are talking to the right person; and
- You are giving them the right information

WHEN YOU CONTACT US

- Please give your name and phone number
- Please give your policy or claim number and the type of policy you hold
- Please explain the reason for your complaint clearly and concisely.

MAKING YOUR COMPLAINT

Step one

For complaints relating to your policy or benefits please contact:

The Customer Service Manager
Compass Underwriting Limited
50 Mark Lane
London, EC3R 7QR

Telephone 0800 319 6601 at the following times 09:00 – 17:30 or on 020 7398 0100 during Monday to Friday excluding bank holidays.

Email: info@compassuw.co.uk

If you want to provide written details, we have prepared the following checklist for you to use when writing your letter:

- Write 'Complaint' at the top of your letter
- Give your full name, postcode and phone numbers
- Include the type of policy and your policy or claim number
- Explain clearly and concisely, the reasons for your complaint

You should send the letter to the person dealing with your complaint along with any other material that is needed. We expect to sort out most complaints quickly and satisfactorily at this stage.

Step Two

If you remain dissatisfied with the outcome of your complaint please contact:

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

Tel: +44 (0)20 7327 5693

Email: complaints@lloyds.com

Step Three

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service.

You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
Docklands, London, E14 9SR

Telephone:

If calling from a landline 0800 023 4567 or if calling from a mobile 0300 123 9123

Fax: 020 7964 1001

Email: complaint.info@financialombudsman.org.uk

ONLINE DISPUTE RESOLUTION

Alternatively, If you purchased your insurance online, please note that you can, if you wish, also submit your complaint via the Online Dispute Resolution (ODR) Platform set up by the European Commission. This service has been set up to help residents in the European Union (EU) who have bought goods or services online, get their complaint resolved. You can access the ODR Platform by clicking on the following link:

<https://webgate.ec.europa.eu/odr/main/index.cfm?event=main.home.chooseLanguage>

This does not affect your right to submit your complaint following the process above.

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

OUR PROMISE TO YOU

We will acknowledge your complaint in writing **within five (5) business days** of it being received, giving the name of the relevant contact within the firm, together with details of our complaints procedures.

We will always try and resolve your complaint as quickly as possible.

If the investigation has not been completed **within four weeks** of receipt of the complaint, we will write to you informing you that the investigation is not complete and the reasons for the delay.

If the investigation has still not been completed **within eight weeks** of receipt of the complaint, we will write to you informing you that the investigation is not complete and explaining that you may now take the complaint direct to the Financial Ombudsman Service without further delay.

Once we have reached our final decision, we will write to you informing you of this. In our letter we will clearly state:

- a. If we have decided to deny your complaint and the reasons why.
- b. If we accept your complaint and what compensation we are going to offer.

If you remain unhappy with our decision you are able, within six months from the the final decision, to refer your complaint to the Financial Ombudsman Service. We will send you a leaflet detailing how you can go about this.

To help us improve our service, we may record or monitor phone calls