



## CUSTOMER COMPLAINTS PROCEEDURE

At Lloyd & Co Ins. Ltd we are committed to providing our customers with a high standard of service, but understand things can go wrong.

If for any reason we have not met your expectations, let us know as soon as possible, either informing your usual contact,

or calling us on 01704 321577,

or write to

Compliance Manger,  
9 Hoghton Street,  
Southport,  
PR9 0TE

or email [compliance@lloydis.co.uk](mailto:compliance@lloydis.co.uk)

or visit [www.lloydis.co.uk](http://www.lloydis.co.uk).

Where a complaint arises, we will, wherever possible, endeavour to resolve the matter **within 3 days of receipt**. If we are unable to resolve the issue to your satisfaction within this period, **we will continue investigating the matter**.

We will instigate and strictly follow the process detailed below:

- 1) We will acknowledge your complaint promptly, and reassure you that we will be dealing with the issue through a formal process, giving you the details of who will be handling the matter in our office, and provide you with a leaflet containing details of the service of the Financial Ombudsman Service (FOS), where this applies.
- 2) In the event that your complaint relates to activities or services provided by another party, we will advise you of this in writing giving the reasons for our decision, and ensure that your complaint is promptly forwarded to the appropriate party, in writing.
- 3) We will aim to make a final response to you as soon as is practicable, and keep you reasonably informed as to progress. We anticipate that we will be able to provide a substantive response to most complaints within eight weeks.
- 4) By the end of eight weeks from receipt of your complaint, we will issue you with our final response, or issue a response that gives the reasons for the delay and indicates when we will be able to provide a final response. If you are dissatisfied with our response or the delay at this time, you will have a period of six months in which you can refer the matter to the Financial Ombudsman Service for independent assessment and opinion. However, in circumstances where your complaint is about something that happened more than 6 years ago, but you only realised after 3 years that there was a problem, the FOS will decide.
- 5) In all instances where we believe a complaint is resolved, we will issue a 'summary resolution communication'. This will also explain your rights if you remain dissatisfied.

### The FOS

Lloyd & Co. Insurance Services is a trading name of Lloyd & Co. Ins Ltd.  
Lloyd & Co. Ins Ltd is a limited company registered in England and Wales no. 12067884.  
Lloyd & Co Ins. Ltd authorised & regulated by the Financial Conduct Authority no. 930142.



**LLOYD & CO.**  
INSURANCE SERVICES

The FOS provide consumers with a free, independent service for resolving disputes with financial firms and we will cooperate fully with them in respect of any complaints referred to them.

**The FOS Consumer Helpline is on 0800 023 4567**

(Free for people phoning from a "fixed line" – for example, a landline at home)

or 0300 123 9 123

(Free for mobile-phone users paying monthly charge for calls to numbers starting 01 or 02)

Their address is:

**The Financial Ombudsman Service**  
**Exchange Tower**  
**London**  
**E14 9SR**

<https://www.financial-ombudsman.org.uk/>