

Complaints

It is our policy to promote the highest standard of service for our clients. We endeavour to ensure that all complaints are resolved satisfactorily and in a timely manner.

We act on behalf of insurance companies or Lloyd's syndicates: the procedure that applies will depend on whose behalf we act. **To identify which procedure applies to you, please refer to your policy wording and/or policy schedule.** Please do contact us if you have any doubt which procedure applies to you.

How to make a complaint

If you have obtained your insurance through a broker and your complaint relates to their services, please contact them.

If you have a complaint about our services or how your claim has been handled, please contact the member of our team with whom you normally deal or alternatively contact us at:

Complaints Resolution Manager
52-56 Leadenhall Street,
London
EC3A 2EB
Email: MGAComplaints@bbrown.com
Telephone: 0800 208 8477

It would be helpful if you could provide your name, policy or claim number as well as details of your complaint.

You may make your complaint either orally or in writing. We will acknowledge receipt of your complaint promptly in writing and give you our response at the time if we can.

If we are unable to resolve your complaint you may then either refer to Lloyds or the Financial Ombudsman Service (FOS). **The correct procedure applicable to your policy will be detailed within your policy wording and/or policy schedule.**

Procedure applicable where the insurer(s) is a UK insurance company:

- We aim to resolve your complaint within 8 weeks. However, in some circumstances this may take longer. We will then contact you explaining why and how long our investigation is likely to take.
- If you are dissatisfied with the resolution of your complaint (or we have not replied within 8 weeks), you may, if eligible, refer your complaint to the Financial Ombudsman Service (FOS).

Procedure applicable where the insurer(s) is a Lloyd's syndicate:

- We or the Lloyd's syndicate will aim to resolve your complaint within 2 weeks. However, in some circumstances this may take longer. You will then be contacted explaining why and it may take up to a further 2 weeks to resolve your complaint.
- If you remain dissatisfied with the response that you receive, you may, refer your complaint to Lloyd's. Lloyd's will investigate the matter and provide a response not later than 8 weeks since your initial complaint. Lloyd's contact details are as follows:

Complaints
Lloyd's, Fidentia House
Walter Burke Way
Chatham
Kent ME4 4RN
Email : complaints@lloyds.com
Telephone : +44 (0)20 7327 5693
Fax : +44 (0)20 7327 5225
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.

If you are dissatisfied with the resolution of your complaint by Lloyd's you may, if eligible, refer your complaint to the Financial Ombudsman Service (FOS).

Procedure to Complain to the Financial Ombudsman Service (FOS):

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You may be eligible to make a complaint to the FOS if you are:

- A private individual
- A micro-enterprise employing fewer than 10 persons and with turnover or annual balance sheet that does not exceed €2 million
- A small business with a turnover of less than £6.5 million and less than 50 staff or has a balance sheet total or less than £5 million. (small business)
- A charity which has an annual income of less than £6.5 million
- A trustee of a trust which has a net asset value of less than £5 million
- An individual who has given a guarantee or security in respect of an obligation or liability of a small business

The FOS's contact details are as follows:

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

Email: complaint.info@financialombudsman.org.uk

Fax: 44 207 964 1001

Text Number: 07860 027 586 (call back service)

From within the United Kingdom

Tel: 0800 023 4567 (calls to this number are now free on mobile phones and landlines)

From outside the United Kingdom

Tel: 44 (0)207 964 0500

Website: www.financial-ombudsman.org.uk

Please remember that you may have to refer your complaint to the FOS within specific timelines. We will communicate the applicable timeline in our response to your complaint.

The complaints handling arrangements above are without prejudice to your right to commence a legal action or an alternative dispute resolution proceeding in accordance with your contractual rights.