

At SJL Insurance Services we recognise the importance of great customer service and set ourselves high standards. Should there be an occasion when we do not meet your expectations, we are equally committed to dealing with a complaint in a thorough and professional manner.

If you wish to register a complaint or request a copy of our complaints procedures please contact us:

In writing, addressed to Mr Simon Lancaster, SJL Insurance Services, The Kays Building, The Tything, Worcester, WR1 1HD

By telephone to 01905 27775

By email to s.lancaster@sjlins.co.uk

In the unlikely event you cannot settle your complaint with us directly, you may be entitled to refer it to the Financial Ombudsman Service (FOS). You can find out more about this by visiting the FOS website at <http://www.financial-ombudsman.org.uk>.

If you are a consumer and your complaint relates to insurance purchased from us via electronic means (e.g. on-line or via email or mobile phone) then you are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/who> will notify FOS on your behalf.

A copy of our procedures for dealing with complaints is available on request.

If you are a consumer (someone purchasing insurance not related to a business) and your complaint is in relation to a policy provided by underwriters at Lloyd's, in the unlikely event that you remain dissatisfied with our response, we are obliged to inform you may be entitled to refer the matter to the Complaints team at Lloyd's.

Full details of Lloyd's complaints procedures are available at <http://www.lloyds.com/complaints> and the Complaints team's contact details are as follows:

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

Tel: 0207 327 5693

Fax: 0207 327 5225

Email : complaints@lloyds.com