

Complaints Procedure

Our aim is to provide a first-class service. However, if you wish to register a complaint, please contact the broker from whom you purchased your policy in the first instance. Where your complaint relates to a claim or services provided by your insurer please refer to the complaints section of your policy document.

If your policy was bought directly from Choice Insurance, please contact us **by writing** to: The Complaints Department, Choice Insurance, Unit 1 Victoria Central, 27 Victoria Avenue, Southend on Sea, Essex SS2 6AJ **Email** complaints@choiceinsurance.com or, **by phone** on 01702 411200.

Wherever possible, we will endeavour to resolve your complaint within three business days. If this has not been possible we will acknowledge your complaint, in writing, with details of the individual who will be handling the matter in our office, together with a copy of our complaints procedure. Where your complaint is in relation to our service or activities as your agent in arranging the policy, we will investigate your complaint and aim to provide you with a final response within 8 weeks, following which you may be entitled to refer it to the Financial Ombudsman Service, whose details are below, if you remain unsatisfied.

If your complaint relates to work we undertake on behalf of Lloyd's Underwriters, we will fully investigate your complaint and write to you within 2 weeks with our first stage response, or keep you informed as to why this is not possible. At any time, or if you remain dissatisfied with the outcome of your complaint, you have the right to refer the matter to the Complaints team in the Policyholder and Market Assistance department at Lloyd's who will then conduct a full investigation of your complaint and provide you with a written final response within 8 weeks. Details of Lloyd's complaints procedures are set out in a leaflet "*Your Complaint - How We Can Help*" available at: www.lloyds.com/complaints or from the address below:

Complaints: Policyholder & Market Assistance
Market Services
Lloyd's
One Lime Street
London EC3M 7HA
Telephone: +44 (0)207 327 5693
Fax: +44 (0)207 327 5225
Email: complaints@lloyds.com

If you remain dissatisfied after Lloyd's has considered your complaint, you may be able to refer the matter to the Financial Ombudsman Service, and eligible complainants must do so within six months of the Lloyd's final response letter. The FOS contact details are:

The Financial Ombudsman Service
Exchange Quay
London E14 9SR
Telephone: 0800 023 4567 / 0300 123 9123, or +44 20 7964 0500 for calls from outside the UK
Fax: 020 7964 1001
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk