Dear *[insert full name of the complainant]* *[insert date of letter]*

**RE: *[INSERT applicable UMR/POLICY NUMBER/COMPLAINT reference]* YOUR COMPLAINT ACKNOWLEDGEMENT**

We are writing to acknowledge your complaint received on *[insert date in format DDMMYYYY].*

We understand that you feel you have cause for complaint, and we thank you for making us aware of this issue.

We can assure you that your complaint will be investigated in full, and we will make every effort to handle it promptly and fairly.

Your insurance policy is underwritten by Lloyd’s Insurance Company S.A. (“Lloyd’s Europe”) and we *[insert CH/TPA name]* follow the process for responding to complaints which has been put in place by Lloyd’s Europe. [*In case the complainant is not a policyholder use this sentence instead* ‘*we follow the process for responding to complaints which has been put in place by Lloyd’s Insurance Company S.A. (“Lloyd’s Europe”)*’].

a leaflet “How Lloyd’s Europe Will Handle Your Complaint”, which sets out the complaint procedure, has been attached for your information.

When the full investigation of your complaint has been completed, a decision will be provided to you in writing, within *[insert period* days/weeks/months*]* of the complaint being made.

Should you remain dissatisfied after our decision has been issued, you may refer your complaint to your local external dispute resolution service for an independent review.

The contact details of the external dispute resolution organization in your country on <https://www.lloydseurope.com/complaints/> .

The complaints handling arrangements above are without prejudice to your legal rights to initiate a legal action.

If you have purchased your contract online, you may also make a complaint via the EU’s online dispute resolution (on [www.ec.europa.eu/odr](http://www.ec.europa.eu/odr)).

If you have any queries, or wish to provide any additional information, please do not hesitate to contact us on the below contact details.

Yours sincerely,

For information about how we handle your data, please refer to our [Privacy Notice](https://uks-pr-ctx1-07-cdn.azureedge.net/media/73ec13b7-e72e-407d-9ee5-773ee674e6c2/Privacy-policy-English.pdf), which is available on our website [Privacy Notice – Lloyds Europe](https://lloydseurope.com/privacy-notice/).