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

**RE: *[INSERT POLICY/UMR/COMPLAINT NUMBER] -* YOUR COMPLAINT**

We are writing further to our acknowledgement letter of *[insert date in format DD Month YYYY]* regarding your complaint.

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.

We understand your complaint is about *[insert description of complaint and the complaint points raised]*.

As part of our investigation, we have considered the relevant information, available evidence and whether you have been treated fairly.

We have reviewed the circumstances of your complaint and have reached the following conclusion:

*[Enter details of the outcome of the investigation, providing reasons for the result]*

*[Insert the appropriate section from the appendix below]*

Should you remain dissatisfied with our response, you may refer your complaint to the appropriate external dispute resolution service for an independent review.

Your local external dispute resolution contact details are as follows:

*[Insert the full EDR details as per the Complaints notice for specific EEA country]*

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)).

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

Yours sincerely,

Your name

Job title

Department

**Telephone**

**Email**

**Appendix** *[Select appropriate section from below]*

*Section 1 - Complaint upheld*

Therefore, we accept your complaint and we propose that *[enter details of proposed redress/remedy].*

We trust you are satisfied with this proposal; however, we would be grateful for your confirmation by letting us know on the contact details *[above/below]*.

*Section 2 - Complaint not upheld and no ex-gratia*

Therefore, we are sorry to advise that we are unable to accept your complaint. While this may not be the result you were hoping for, we trust we have been clear in setting out the reasons for our decision.

*Section 3 - Complaint not upheld, but ex-gratia offered*

Therefore, we are sorry to advise that we are unable to accept your complaint. However, as a gesture of goodwill, we will *[enter details of ex-gratia offer].*

We trust you are satisfied with the above proposal; however, we would be grateful for your confirmation by letting us know on the contact details *[above/below]*.

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