



COMPLAINTS

In the event that you wish to make a complaint you may contact us on:

Complaints Officer
Thompson Heath and Bond Limited
107 Leadenhall Street
London EC3A 4AF

ComplianceTeamUK@thbgroup.com

+44 (0)20 7469 0100

www.thbgroup.com

Should you remain dissatisfied with the response that you receive from us, you may if you wish, and if eligible, refer your complaint 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.

The FOS's contact details are as follows:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

complaint.info@financial-ombudsman.org.uk

+44 (0)300 123 9 123

www.financial-ombudsman.org.uk

If you are a Lloyd's policyholder refer your complaint to Lloyd's. Lloyd's will investigate the matter and provide a final response. Lloyd's contact details are as follows:

Complaints
Lloyd's
One Lime Street
London EC3M 7HA

complaints@lloyds.com

+44 (0)20 7327 5693

www.lloyds.com/complaints

Ultimately, should you remain dissatisfied with Lloyd's final response, if eligible, you may refer your complaint to the Financial Ombudsman Service (FOS) as detailed above.



An Eligible Complainant can be a:

- Private Individual who is arranging insurance on a personal basis that is not connected to the trade, profession or business (a “Consumer”); or
- “Micro-Enterprise” (which is a small business employing less than 10 people and with an annual turnover or balance sheet of less than EUR 2 million); or
- Charity with an annual income of less than £ 1 million; or
- Trust which has assets with a net value of less than £ 1 million.

It should be borne in mind that the Financial Ombudsman Service is not exclusive to residents of the UK but that rights of redress under this facility can be accessed by overseas residents as well.

