

FAMILY ACCIDENT INSURANCE

Making a complaint

We believe **You** and **Insured persons** deserve a courteous, fair and prompt service.

If **you** or an **insured person** have a question or concern regarding **your** Certificate or the handling of a claim please contact **Your** insurance adviser or broker or **our appointed representative** using the appropriate contact details in the **Certificate schedule** and provide **Your** name, the Certificate/Claim number and the name of the **Certificate-holder** to help **Your** comments to be dealt with more quickly.

In the event **you** remain dissatisfied and wish to make a complaint **you** can do so at any time by contacting either the **Insurers** or the complaints team at Lloyd's. Contact details as follows:

Complaints, AXIS Managing Agency Ltd (AMAL), 21 Lombard Street, London, EC3V 9AH

Telephone : 020 7050 9000

Email: complaints@axiscapital.com

Lloyd's, One Lime Street, London, EC3M 7HA

Telephone : 020 7327 5693

Email: complaints@lloyds.com

Website: www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address. If you remain dissatisfied after Lloyd's has considered your complaint, **you** or an **insured person** may have the right to refer **your** complaint to the Financial Ombudsman Service (FOS).

The contact details for the FOS are: The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Telephone 0800 023 4567 (calls to this number are free from "fixed lines" in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK). Email

complaint.info@financial-ombudsman.org.uk.

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. **You** can find more information on the FOS at www.financial-ombudsman.org.uk.

If **you** have purchased **your** policy online **you** can also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is: <http://ec.europa.eu/odr>

Making a complaint will not affect **Your** legal rights.

Financial Services Compensation Scheme

Your Insurers are covered by the Financial Services Compensation Scheme. **You** or the **Insured person** may be entitled to compensation from the scheme if the **Insurers** cannot meet their financial obligations depending on the type of insurance and the circumstances of the claim.

Further Information about the scheme is available from the:

Financial Services Compensation Scheme, 10th floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU

Telephone : 0800 678 1100/ 020 7741 4100

Website : <http://www.fscs.org.uk/>