

Complaints

We are committed to providing you with a high quality service and we want to make sure that we maintain this at all times. If you have any questions or concerns about your policy, please contact the broker or agent who arranged cover for you.

If you have any questions or concerns about the handling of a claim, you should in the first instance contact the broker or agent or the entity who arrange cover for you.

In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to us, as we act as agent of the insurers. We will send you full details of our complaints procedure upon request:

Complaints, Sanctuary Insurance Brokers Limited, Marlow House, 1a Lloyd's Avenue, London EC3N 3AA. Tel No: +44 (0)330 124 1562 or email roy.stennings@sanctuaryins.com

Upon receipt of a complaint (or upon your specific request), we will provide you with a copy of our complaint handling procedures. We will endeavour to investigate and resolve your complaint promptly and fairly in accordance with our procedures. Should you remain dissatisfied with the response that you receive from us, you may if you wish, 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, Fidentia House, Walter Burke Way, Chatham Maritime, Chatham, Kent ME4 4RN Tel No: +44 (0)207 327 5693 Fax No: +44 (0)207 3275225
Email: complaints@lloyds.com Website: www.Lloyd's.com/complaints**

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS).

**The Financial Ombudsman Service, Exchange Tower, London E14 9SR Telephone: +44 (0)300 123 9 123 or +44 (0)800 023 4567
Email: complaint.info@financial-ombudsman.org.uk Website: 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>

If you take any of the action above, it does not affect your statutory right to take legal action.