

If you are unhappy with our service

If you are unhappy with our service we have a complaints procedure, which is detailed below:

Please make contact with our Service Delivery Manager to discuss the issue.

Our Service Delivery Manager may be contacted via the following methods:

Post:	5 th Floor Meridien House 71 Clarendon Road Watford Herts WD17 1DS
Telephone:	01923 298440
Email:	servicedeliverymanager@t-u-l.co.uk

*For policies placed via the Lloyd's market

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 Lloyd's One Lime Street London EC3M 7HA	Email: complaints@lloyds.com Telephone: +44 (0)20 7327 5693 Fax: +44 (0)20 7327 5225 Website: www.lloyds.com/complaints
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Ultimately, should you remain dissatisfied with the final response, you may, if eligible, refer your complaint to the Financial Ombudsman Service (FOS). FOS 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:

Address: Financial Ombudsman Service, Exchange Tower, London E14 9SR
Email: complaint.info@financial-ombudsman.org.uk
Telephone: +44 (0)300 123 9 123

The FOS website is www.financial-ombudsman.org.uk