

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:** 5th 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:

**Post:** 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

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:

**Post:** Address: Financial Ombudsman Service, Exchange Tower, London E14 9SR  
**Email:** complaint.info@financial-ombudsman.org.uk  
**Telephone:** +44 (0)300 123 9 123  
**Website:** The FOS website is www.financial-ombudsman.org.uk