

## HOW TO MAKE A COMPLAINT

If you are a policyholder and wish to make a complaint about the service you have received, we will investigate your concerns and attempt to resolve the matter to your satisfaction as quickly as possible.

### UK POLICYHOLDERS

#### Please contact us at:

Complaints

Telephone: 07761 741997

E-mail: [complaints@carbonuw.com](mailto:complaints@carbonuw.com), [compliance@asta-uk.com](mailto:compliance@asta-uk.com)

In the event that you remain dissatisfied you may, if you wish, refer your complaint to Lloyd's. Lloyd's will independently review your complaint, taking into account good insurance practice and whether all of the circumstances involved have been considered fairly.

#### Lloyd's contact details are as follows:

Complaints

Lloyd's

Fidentia House

Walter Burke Way

Chatham Maritime

Chatham

Kent ME4 4RN

Telephone: +44 (0)20 7327 5693

Fax: +44 (0)20 7327 5225

E-mail: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Website: [www.lloyds.com/complaints](http://www.lloyds.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 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

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Telephone: +44 (0)30 0123 9123

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

If you have bought your insurance online, you can also register your complaint with the Online Dispute Resolution website, which has been set up by the European Commission.

### LLOYD'S EUROPE POLICYHOLDERS

If you are a Lloyd's Europe (LIC) policyholder you should refer your complaint to the complaints team at Lloyd's Europe in the first instance. Alternatively, you can refer your complaint to us our address above, and we will forward it to Lloyd's Europe for their consideration.

#### Details of LIC's complaints procedures are available at [www.lloydsbrussels.com/complaints](http://www.lloydsbrussels.com/complaints) and its Complaints team can be contacted at:

Lloyd's Europe

Service Manager

Complaints team

Lloyd's Insurance Company S.A

Bastian Tower

Marsveldplein 5

1050 Brussels

Telephone: + 32 (0) 2 227 39 40

Email: [lloydsbrussels.complaints@lloyds.com](mailto:lloydsbrussels.complaints@lloyds.com)

If you are an EU policyholder and your complaint has not been resolved by Lloyd's Brussels you may have the right to take your complaint to an external dispute resolution organisation. This can be a regulator, an ombudsman service or another type of external dispute resolution scheme which will undertake an independent review of your complaint. For the contact details of your specific country please refer to the Lloyd's Europe website.

If you have purchased your contract online, you may also make a complaint via the EU's online dispute resolution (on [www.ec.europa.eu/odr](http://www.ec.europa.eu/odr)).

### INTERNATIONAL POLICYHOLDERS

If you are a policyholder based outside of the UK or the EU, please refer to the Lloyd's Complaints Handling website for International Policyholders for instructions on how to make a complaint as well as the external dispute resolution organisations available to you.