

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

E-mail: complaints@carbonuw.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

E-mail: complaints@lloyds.com

Website: 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:

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

Telephone: 0800 023 4567

Website: www.financial-ombudsman.org.uk

LLOYD'S EUROPE POLICYHOLDERS

If you are a Lloyd's Europe policyholder please check your policy for details of the person to contact. Alternatively, contact your broker. If the complaint relates to a claim, contact whoever has been handling your claim to inform them of your dissatisfaction.

If you cannot find the contact details mentioned in your policy, or if you want to complain about the intermediary, you can contact the Lloyd's Europe complaints team below.

Head of Complaints Management

Lloyd's Insurance Company S.A

Bastian Tower

Marsveldplein 5

1050 Brussels, Belgium

Telephone: + 32 (0) 2 227 39 40

Email: LloydsEurope.Complaints@lloyds.com

If you are an EU policyholder and your complaint has not been resolved to your satisfaction, 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: www.lloydseurope.com/complaints

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.