

### How to Complain

In the event that you wish to make a complaint to Talbot Underwriting Ltd or Talbot Underwriting Risk Services Ltd, you may contact us on:

#### Complaints

Talbot Underwriting Ltd / Talbot Underwriting Risk Services Ltd  
60 Threadneedle Street  
London EC2R 8HP  
England

Email: [complaints@talbotuw.com](mailto:complaints@talbotuw.com)

Telephone: +44 (0)20 7550 3500

Fax: +44 (0)20 7550 3555

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](mailto:complaints@lloyds.com)

Telephone: +44 (0)20 7327 5693

Fax: +44 (0)20 7327 5225

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

Ultimately, should you remain dissatisfied with Lloyd's final response, you may, if eligible, 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)300 123 9 123

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

If you have a complaint about a purchase and you don't want to have to go to court, you may be able to use online dispute resolution to reach an out-of-court settlement. Using the ODR platform, you can find a dispute resolution body, then go through the process of finding a solution to your complaint. To access the ODR platform, please see: <http://ec.europa.eu/odr>