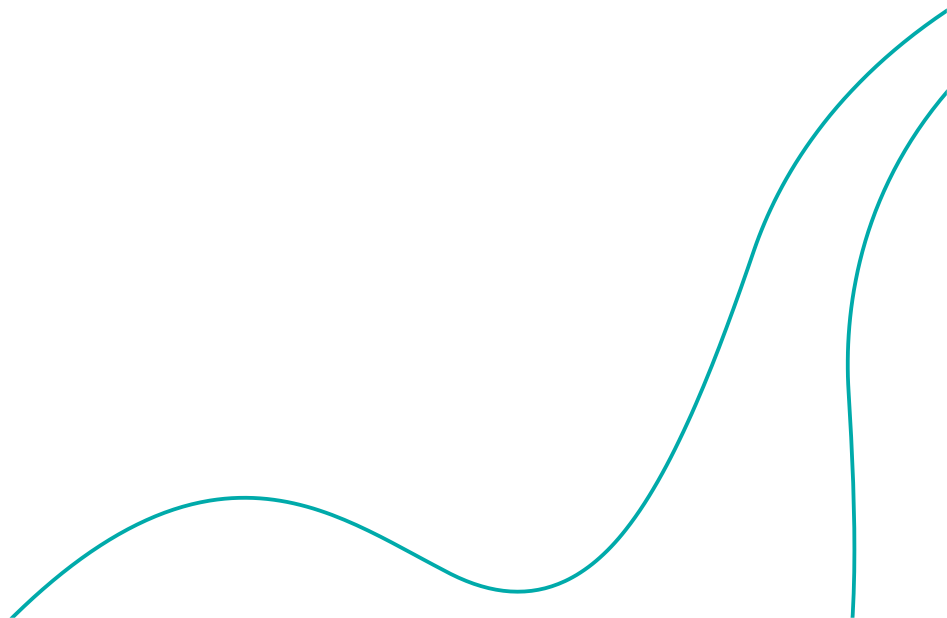


External Complaints Procedure



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This Policy

This policy explains how:

- You, the client, can raise a complaint about our products or services; and
- How we will deal with that complaint

We will always aim to provide high quality services and to provide a high standard of client care. However, we recognize that sometimes we may not get things right as such, it is important that you can raise any issues or complaints with us.

How to make a complaint:

If you would like to make a complaint, you can do so by any of the following methods:

- By phone: 020 7977 4800
- By Post: 7th Floor, The St Botolph Building, 138 Houndsditch, London, England EC3A 7AW
- By Email: complaints@specialistrisk.com

Information:

Please include the following information in your complaint:

- Your full name.
- Your contact details and preferred contact method.
- The fact that you would like to raise a complaint.
- Any relevant dates and times that are relevant to your complaint.
- The type of service we have provided you.
- A key summary of the problem or problems you have experienced and why the service you received was not satisfactory.

What to expect:

Your complaint will be processed and looked at during our business hours which are;

Monday to Friday 9am-5pm

We are closed on weekends.

Complaints will be dealt with by a designated complaints handler.

Acknowledgement:

We will acknowledge your complaint within 5 business days of our receipt of it.

Investigation:

We will conduct a thorough investigation into your complaint. We may need to contact you in order to obtain further details through the investigation.

Response:

A response to your complaint will be sent by your preferred contact method providing you have told us this information. If you have not, we will send your final response by email.

We will provide you with a full response as quickly as possible however sometimes our investigations may take longer. If this is the case, we will contact you to tell you, and you will be provided with a timeframe which you should expect to receive your response. You are also welcome to contact your complaint handler at any time to check the status of our investigation.

We may agree with some, or all, of your complaint points. Where this is the case, we aim to offer a satisfactory solution.

We will offer a solution that we judge to be the most appropriate in the circumstances.

If you are dissatisfied:

If you are a private individual, or fall within the criteria set out below, we will also advise you of your right to refer your complaint to the Financial Ombudsman Service (FOS) if you are dissatisfied with the delay, or if you are dissatisfied with the final response you have received, at whichever stage of the process it is issued to you provided we have had an adequate opportunity to resolve your complaint first.

An eligible complaint must be a person that is:

1. A consumer; or
2. A micro-enterprise; or
3. A charity which has an annual income of less than £6.5 million at the time the complainant refers the complaint to the respondent; or
4. A trustee of a trust which has a net asset value of less than £5 million at the time the complainant refers the complaint to the respondent; or
5. A small business at the time the complainant refers the complaint to the respondent; or 6. A guarantor

A micro-enterprise is a business which:

- Has a turnover or annual balance sheet that does not exceed €2 million.
- Employs fewer than ten persons

A small business is an enterprise which:

- Is not a micro-enterprise
- Has an annual turnover of less than £6.5 million
- Has a balance sheet total of less than £5 million or employs fewer than fifty employees.

The FOS sets time limits for consumers to refer complaints to them and they will not consider a complaint unless the firm has been given an opportunity to resolve it and at least eight weeks have elapsed from the date the complaint was made. A complaint must then be referred to FOS within:

- Six months from the business sending the consumer a final response (which has to mention the six-month time limit); and
- Six years from the event the consumer is complaining about (or, if later, three years from when the consumer knew, or could reasonably have known, they had cause to complain).

The Financial Ombudsman Service can be contacted at:

Address: The FOS, Exchange Tower, London, E14 9SR

Tel: 0800 023 4567

Mobile: 0300 123 9123

Outside UK: +44 20 7964 0500

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

Website: www.financial-ombudsman.org.uk

Where we act on behalf of a Lloyd's underwriter and your policy is underwritten by Underwriter's at Lloyd's you may contact the Complaints Team at Lloyd's. The address of the Complaints Team at Lloyd's is:

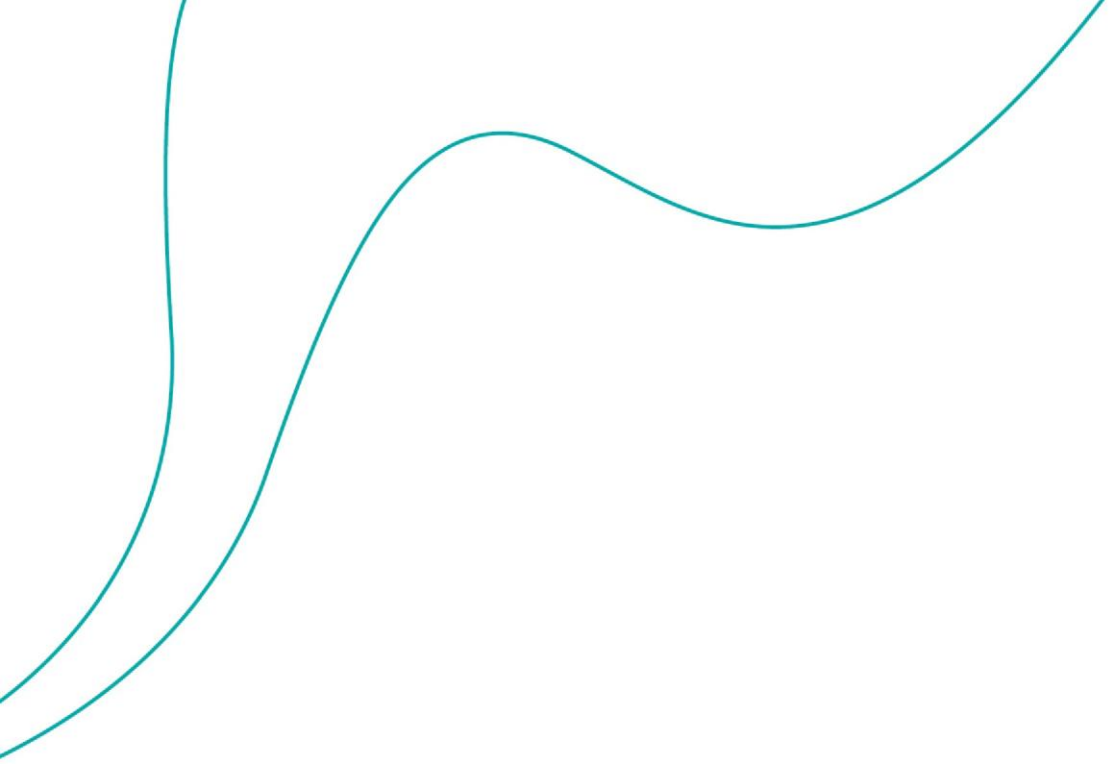
Address: Lloyd's, One lime street, London, EC3M 7HA Tel: 020 7327 5693

Fax: 020 7327 5225

Email: complaints@lloyds.com

Website: www.lloyds.com

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

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