

Insurance mediation complaints procedure.

AbbeyLegal

Legal Protection Insurance

Lloyd's Syndicate

Complaints procedure applicable if your insurer is a Lloyd's of London Syndicate

We are committed to providing a professional and efficient service to all our customers. If we do not deliver to these high standards of service, or we make a mistake, we want to know so we can put things right for you and improve our service.

How to make a complaint

Contact our Customer Services Manager:

Abbey Legal Protection
20 Fenchurch Street
London
EC3M 3AZ
Tel: 0345 350 1099
Email: complaints@abbeylegal.com

We encourage you to raise your complaint directly with us, however, if you were sold your insurance online or by other electronic means within the European Union (EU), you may use the EU Online Dispute Resolution (ODR) platform to make your complaint. Upon receipt of your complaint the ODR will escalate your complaint to your local dispute resolution service – this process is free and conducted entirely online. You can access the ODR platform here:

<https://webgate.ec.europa.eu/odr/>

What will happen when I have made a complaint?

When dealing with your complaint we will ensure your complaint is handled fairly and will not in any way adversely affect other services we may be providing to you.

1. We will write to you to acknowledge our receipt of your complaint and to inform you who will be responding to your complaint. We will ensure an appropriately qualified person investigates your complaint. With the acknowledgement we will send you Lloyd's leaflet "How We Will Handle Your Complaint".
2. We will investigate your complaint fully. If we require any additional information we will request this. You should also send us any information you think may be relevant to your complaint.
3. We will send you a comprehensive response to your complaint as promptly as possible.
4. Within 2 weeks of our receipt of your complaint we will either:
 - a. Send you our response to your complaint on behalf of your insurer at Lloyd's of London, which will include details of any investigations we have undertaken, the facts we have relied on to reach our decision and will inform you of any corrective action we have taken with regards to your situation.
 - b. Write to inform you that our investigation of your complaint will not be completed within 2 weeks of our receipt of your complaint. We will give you an indication of when you can expect to receive our response, which will be no more than 4 weeks from when we received your complaint.

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In either case our letter will inform you of any right you may have at this point to refer your complaint to Lloyd's, to request that Lloyd's investigate the matter and provide a final response to your complaint. Lloyd's contact details are as follows:

Complaints

Lloyd's

One Lime Street

London

EC3M 7HA

Tel: 020 7327 5693

Fax: 020 7327 5225

Email: complaints@lloyds.com

Website: www.lloyds.com/complaints

Ultimately, should you remain dissatisfied with Lloyd's final response, you may, if eligible, be able to refer your complaint to the Financial Ombudsman Service (FOS). The 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:

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Tel: 0800 023 4567

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

Website: www.financial-ombudsman.org.uk

Abbey Legal Protection

20 Fenchurch Street, London EC3M 3AZ Tel: 0345 350 1099

underwriters@abbeylegal.com

www.abbeylegal.com

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