



Complaints Procedure

Towergate Insurance aim to provide insurance cover and service of the highest standards. However, we accept that things can go wrong and would rather be told about any difficulties than have a dissatisfied client. If you feel that we have been unreasonable in any aspect of the handling of your Insurance please write to:

Complaints Department
Kiln Group
1st Floor
106 Fenchurch Street
London EC3M 5NR
Telephone: +44 (0)20 7886 9000
Fax: +44 (0)20 7488 1848

If you remain dissatisfied or you feel your complaint remains unresolved please write to:

Policyholder & Market Assistance, Lloyd's, 1 Lime Street, London, EC3M 7HA

Email complaints@lloyds.com

Tel: +44 (0)20 7327 5693
Fax: +44 (0)20 7327 5225

If you are still unhappy you should then contact:
The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall,
London, E14 9SR

Any decision made by the Financial Ombudsman Service is only binding on Axiom Underwriting as the Insurer and the Insured Person remains free to take action in the Courts should they choose to.

These arrangements for the handling of complaints are entirely without prejudice to the rights of the Insured Person in English law and the Insured Person is free at any stage to seek legal advice and take legal action.

Financial Services Compensation Scheme (FSCS) All insurances issued through Axiom Underwriting for individuals or 'small businesses' are covered by the Financial Services Compensation Scheme. An Insured Person may be entitled to compensation from the scheme if the Insurer cannot meet its obligations (e.g. if it goes out of business or into liquidation or is unable to trade). Further information about compensation scheme arrangements is available from the FSCS (www.fscs.org.uk telephone number 0207 892 7300).