



VICTOR INSURANCE COMPLAINT PROCEDURES

Your complaint is important to us and should be made in the first instance to your usual Victor Insurance contact.

Alternatively you can address your complaint to:

Chief Underwriting Officer
Victor Insurance, 1 Tower Place East, Tower Place, London, EC3R 5BU

Complaint Process

We will aim to resolve your complaint on the spot or if this is not possible within three business days of receipt. If you are satisfied with our response we will send you a confirmation.

If we can't resolve your complaint straightaway, within five business days of receiving it we will send you an acknowledgement and where possible fully resolve your complaint.

An employee, who was not involved in the subject matter of the complaint, will investigate your complaint. We will provide their details, giving their name and job title.

We will always aim to resolve your complaint as soon as possible. When we have investigated your complaint, we will send you a written response.

If we can't resolve your complaint within 4 weeks, we will contact you with the reason why. If we can't resolve your complaint within 8 weeks, we will send you:

- 1) a resolution; or
- 2) a response which:
 - explains that we are still not in a position to make a response;
 - provides reasons for the further delay and tells you when we are likely to provide a response; and if appropriate
 - provides details of referral rights to the Financial Ombudsman Service if you are dissatisfied with the delay.

If you are unhappy with our resolution to your complaint, you may be eligible to refer your complaint to Lloyd's of London and/or the Ombudsman.

Lloyd's of London Policyholders

If you are a Lloyd's of London policyholder, 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
Telephone: +44 (0)20 7327 5693
Fax: +44 (0)20 7327 5225
Website: www.lloyds.com/complaints

Ultimately, should you also remain dissatisfied with Lloyd's final response, you may, if eligible, refer your complaint to the Ombudsman.

Financial Ombudsman Service

You may be eligible to refer a complaint to the Ombudsman if:

- you are a private policyholder or
- a natural person acting for purposes which are outside his trade, business, craft or profession or
- a micro enterprise (an enterprise that employs fewer than ten people and whose annual turnover and/or annual balance sheet total does not exceed EURO 2 million) or
- a charity which has an annual income of less than £6.5 million at the time the complainant refers the complaint;
- a trustee of a trust which has a net asset value of less than £5 million at the time the complainant refers the complaint;
- (in relation to consumer buy-to-let business) a buy-to-let consumer;
- a small business (which has an annual turnover of less than £6.5 million (or its equivalent in any other currency); and (i) employs fewer than 50 persons; or (ii) has a balance sheet total of less than £5 million (or its equivalent in any other currency) at the time the complainant refers the complaint; or
- a guarantor.

Although there are time limits for referring your complaint to the Ombudsman, we will consent to the Ombudsman considering your complaint even if you refer the complaint outside the time limits. Where we consider you will be eligible, we will include a copy of the Ombudsman's leaflet 'Your Complaint and the Ombudsman' in all final resolution and 8 week response letters.

Further information can be found on the Ombudsman's website and within their leaflet 'Your Complaint and the Ombudsman'. The address of the Ombudsman is:

The Financial Ombudsman Service (FOS)
Exchange Tower
London
E14 9SR

Tel: 0800 023 4 567

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

FOS Website: <http://www.fos.org.uk/>

If you have bought services from us online and you are a resident of the EU, you can also register your complaint with the European Commission's Online Dispute Resolution website: <http://ec.europa.eu/odr>