



## CONSUMER COMPLAINTS

### Sirius International Insurance Corporation (publ) UK Branch

#### Lloyd's Syndicate 1945

We understand that when our customers purchase insurance for their own protection or the protection of their family, property or business: that the true value of that policy is ultimately determined by the manner in which it responds to claims. We are committed to providing our customers with an efficient, timely and high quality claims service.

However, we recognise that sometimes you may not be satisfied with our decision. We recommend that in the first instance you follow the complaints guidance in your policy documentation.

Alternatively, you may contact us:

#### **In writing:**

Complaints Manager

Sirius International Insurance Corporation (publ) UK Branch

Floor 4, 20 Fenchurch Street

London

EC3M 3BY

United Kingdom

#### **By email:**

**Email Complaints Manager**

#### **UK Policyholders**

We will handle your complaint in line with the regulatory expectations of the UK Financial Conduct Authority and [Lloyd's Complaints Handling](#).

We will acknowledge your complaint promptly and seek to resolve it as soon as possible. We will aim to give you our final response within eight weeks. If for whatever reason this is not possible, we

will contact you to explain the reasons why and let you know how long our investigations are likely to take.

You may, if eligible, refer your complaint to the Financial Ombudsman Service (FOS). The FOS is a free and independent service in the UK for settling disputes between consumers and businesses providing financial services. You will need to contact the FOS within 6 months of our final response. You may contact the FOS:

**In writing:**

Financial Ombudsman Service  
Exchange Tower  
London E14 9SR Email Financial Ombudsman

**Email Financial Ombudsman**

By phone:

+44 (0)300 123 9 123

Website:

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

**Lloyd's Policy Holders**

Should you remain dissatisfied, you may refer your complaint at any time to Lloyd's:

In writing:

Complaints  
Lloyd's  
One Lime Street  
London EC3M 7HA

By email: [complaints@lloyds.com](mailto:complaints@lloyds.com)

By phone: +44 (0)20 7327 5693

By Fax: +44 (0)20 7327 5225

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

### **Insurance purchased online within the European Union (EU)**

You may refer your complaint to the EU Online Dispute Resolution (ODR) platform, which has been set up by the European Commission.

### **Policyholders outside of the UK**

We will seek to handle your complaint promptly and fairly, ensuring that we comply with local regulatory requirements.