

Our Compliance and Complaints Procedure

Heath Lambert Limited (HLL) is authorised and regulated by the Financial Services Authority (FSA). You can check this on the FSA website, www.fsa.gov.uk/register or by calling 0845 606 1234.

HLL is an independent intermediary whose registered address is 133 Houndsditch, London EC3A 7AH England and registered number:1199129 (England and Wales).

We take care to provide the highest standards of service. However, should you have cause to make a complaint, please [contact us](#). If you still have concerns, you should make contact with our Operations Director at Phoenix Court , Jacobs Well Lane , Wakefield , WF1 3NT .

Your complaint will be acknowledged in 5 working days.
We aim to resolve complaints within 20 working days.

Once an assessment and full investigation of your concerns has been made, we will respond with a decision. Most complaints can be resolved quickly, but occasionally more detailed enquiries may be required. If this is likely we will contact you with an update and give you an expected date of response.

If you are dissatisfied with our response, you can contact:-

The Chief Executive of your Insurance Company or Lloyd's Syndicate at the registered office address, shown on the Certificate of Motor Insurance.

If you are still dissatisfied with this decision you may contact:

The Financial Ombudsman Service (FOS)
South Quay Plaza
183 Marsh Wall
London E14 9SR

Or telephone 0845 080 1800

The FOS will tell you whether they can consider your complaint, you may be entitled to compensation. The FOS will only consider your complaint once you have a final decision from us.

Or if your schedule shows "at Lloyd's"

Complaints Department
Lloyd's
One Lime Street
London EC3M 7HA

However, please ensure that, in the first instance, you advise us of any issues that you may have.

Financial Services Compensation Scheme (FSCS)

If your insurance company is unable to meet its liabilities under the insurance, you may be entitled to compensation from the FSCS. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. You can get further information from us or the FSCS.