

From: Ayi, Anita [Anita.Ayi@financial-ombudsman.org.uk]
Sent: 20 November 2014 17:30
To: 'lorraine32@blueyonder.co.uk'
Subject: Mr S Cordell's complaint about KGM Underwriting Agencies Limited (Our ref: 16352175)

Attachments: Cordell CF.rtf
Dear Ms Cordell

Mr S Cordell's complaint about KGM Underwriting Agencies Limited

Thank you for getting in touch with us. Our consumer leaflet explains our role – so do read through and have a look at how we can help: www.financial-ombudsman.org.uk/publications/consumer-leaflet.htm

As you can see, before we can take on a complaint, the business involved must have the chance to put things right.

what happens next

I've written to the business to let them know about the complaint. They should contact you soon to tell you they are looking into what's happened – and to ask for more details if they need them.

If you *don't* hear from the business within the next few days, you can contact them using the details below – mentioning that we have already written to them. They should give you their *final response* to the complaint – in writing – within eight weeks of the date they first received it.

The business's final response should summarise the complaint and give you their final say. It should also tell you that you can refer the complaint to us if you're not happy – which you have to do within *six months*.

In case you need it, the business's address is:

KGM Underwriting Agencies Limited
KGM House
George Lane
London
E18 1RX

once you have a final response – or after eight weeks

If you're not happy with the business's final response – or if eight weeks pass and you haven't received it – then please fill in the enclosed complaint form and send it to us.

Please also send us a copy of the final response and any other information you think is important to the complaint. There's no need to send us any original documents.

We don't normally pay the professional fees – in full or in part – of any solicitor, accountant or other paid adviser that a consumer might use to bring a complaint to us.

We won't take any more action unless you contact us again. If you would like more information about us, please see our website – www.financial-ombudsman.org.uk.

Yours sincerely