

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