

Complaint

[Your name]
[Address line 1]
[Address line 2]
[Address line 3]
[Postcode]

[Date]

[Insurance company name and department]
[Address line 1]
[Address line 2]
[Address line 3]
[Postcode]

[Reference number]

Dear Sir/Madam

Policy number: [Policy number]

Thank you for your letter of [insert date], rejecting my claim for [insert reason for claim] against the above policy on the grounds that [insert reason given].

I'd like to challenge your rejection on the basis of the wording of the policy, [quote policy wording]. To support my claim I would like to draw your attention to the enclosed [insert details of report from expert supporting your claim – NB this is optional].

I believe I am therefore covered by the terms of this policy, and expect you to reimburse me the sum of [insert amount], as detailed in my original claim of [insert date], within 14 days.

If I'm not satisfied with your response, I will take my complaint to the Financial Ombudsman Service. I'm aware that you have eight weeks in which to look into my complaint and respond. I look forward to receiving your response.

Thank you for your prompt attention to this matter.

Yours faithfully

[Your signature]

[Your name]