hsl\_salutation firstname lastname suffix

hsl\_contactaddress\_line1

hsl\_contactaddress\_line2

hsl\_contactaddress\_line3

hsl\_contactaddress\_town

hsl\_contactaddress\_county

hsl\_contactaddress\_postalcode

**{Date}**

Dear hsl\_salutation lastname suffix,

**Complaint Reference: hsl\_complaintreferencenumber**

**Policy Reference: hsl\_name**

**Claim reference: hsl\_claimreferencenumber**

Further to my letter of hsl\_dayholdingsenton, thank you for your continued patience whilst your complaint is being investigated. I appreciate that it was first received 8 weeks ago.

I am still investigating the handling of your claim and I await further information from our Claims Department, before any final decision can be made. However, I hope that I will be able to bring this matter to a satisfactory conclusion shortly.

**### USE APPROPRIATE PARAGRAPH FROM BELOW AND DELETE OTHERS###**

**FOS Rights –**

You have the right to refer your complaint to the Financial Ombudsman Service, free of charge - but you must do so within six months of the date of this letter.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances. For more information on the Ombudsman visit www.financial-ombudsman.org.uk

**After FOS has been sent no change - where a time limit has previously been stated**

Please note this response does not extend the six month time limit for referring your concerns to the Financial Ombudsman Service, which started on hsl\_fdlsenton. This time limit expires on **{FOS Expiry Date}**.

I appreciate that you will wish this matter to be concluded and assure you that your case is receiving attention. If you have any further queries or concerns, please let me know. You can write to me using the above postal address or alternatively you can contact me via email or telephone on the information below.

hsl\_departmentcontactdetails

Yours sincerely

hsl\_lettersignaturelines

Enc: FOS Leaflet