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**

**### BESPOKE DESCRIPTION OF COMPLAINT AND RESOLUTION ###**

Should you have any further queries regarding your complaint, please do not hesitate to 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

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 please visit www.financial-ombudsman.org.uk

Yours sincerely

hsl\_lettersignaturelines

Enc: FOS Leaflet