hsl\_salutation firstname lastname suffix

hsl\_contactaddress\_line1

hsl\_contactaddress\_line2

hsl\_contactaddress\_line3

hsl\_contactaddress\_town

hsl\_contactaddress\_county

hsl\_contactaddress\_postalcode

hsl\_resolutionagreedon

Dear hsl\_salutation lastname suffix

**Complaint Reference: hsl\_complaintreferencenumber**

**Policy Reference: hsl\_policyno**

**Claim reference: hsl\_claimreferencenumber**

Thank you for getting in touch with us about the problems you have encountered. We have treated your concerns as a complaint and I am pleased that we have been able to resolve the issues for you. As well as ensuring that we resolve problems quickly, our complaints process also helps us to learn how we can improve our service further for our customers.

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 the delay was as a result of exceptional circumstances. For more information please visit www.financial-ombudsman.org.uk. Alternatively, if you prefer a hard copy of their leaflet this can be provided upon request.

If you do require any further information my team is available on 01789 202995, or via e-mail at centralised\_complaint\_mailbox@nfumutual.co.uk.

Yours sincerely

Sue Gillam

Customer Relationship Manager

Customer Service Operations