**FOS Circulation**

|  |  |
| --- | --- |
| **FOS reference:** | hsl\_fosreference |
| **Our reference:** | [Complaint Reference number] |
| **Customer:** | customeridname |
| **Policy type:** | [Policy type] |
| **Policy number:** | [Policy reference number] |
| **Claims reference:** | [Claim reference number] |

Please see the below for the details of FOS decision made on the above complaint.

|  |  |
| --- | --- |
| Complaint Details | hsl\_complaintdetails |
| Our Decision | hsl\_ourdecision |
| FOS Decision | hsl\_fosdecision |
| Lessons Learnt | hsl\_lessonslearnt |
| Remedial Action | hsl\_remedialactions |