In the event that you wish to make a complaint you may contact us as follows:-

In the first instance complaints should be addressed to your normal contact within Charles Taylor Managing Agency Ltd.

If this fails to resolve the matter the complaint may be referred to the Charles Taylor Managing Agency Ltd Compliance Officer, who can be contacted at Lloyd's Chambers, 1, Portsoken Street, London E1 8BT, e-mail intl.complaint.notifications@ctplc.com.

Should you remain dissatisfied with the response that you receive from us, you may if you wish, refer your complaint to Lloyd's. Lloyd's will investigate the matter and provide a final response. Lloyd's contact details are as follows:

Complaints Lloyd's One Lime Street London EC3M 7HA

Email: complaints@lloyds.com Telephone: +44 (0)20 7327 5693 Fax: +44 (0)20 7327 5225

Website: www.lloyds.com/complaints

Ultimately, should you remain dissatisfied with Lloyd's final response, you may, if eligible, refer your complaint to the Financial Ombudsman Service (FOS). The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing

financial services.

The FOS's contact details are as follows:

Financial Ombudsman Service Exchange Tower London E14 9SR

Email:complaint.info@financial-ombudsman.org.uk

Telephone: +44 (0)300 123 9 123

Website: www.financial-ombudsman.org.uk