

**From:** Lorraine Cordell <lorraine32@blueyonder.co.uk>  
**Sent:** 20 November 2014 20:09  
**To:** 'Ayi, Anita'  
**Subject:** RE: Mr S Cordell's complaint about KGM Underwriting Agencies Limited (Our ref: 16352175)

Hello

Thank you for the email to the complaint but I can not see the attached form which my son would need to look over and write anything else that has not been written and sign and send back.

Could you please attached the form so that this can be done

Regards

Lorraine

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**From:** Ayi, Anita [mailto:Ayi.Ayi@financial-ombudsman.org.uk]  
**Sent:** 20 November 2014 17:30  
**To:** 'lorraine32@blueyonder.co.uk'  
**Subject:** Mr S Cordell's complaint about KGM Underwriting Agencies Limited (Our ref: 16352175)

Dear Ms Cordell

**Mr S Cordell's complaint about KGM Underwriting Agencies Limited**

Thank you for getting in touch with us. Our consumer leaflet explains our role – so do read through and have a look at how we can help: [www.financial-ombudsman.org.uk/publications/consumer-leaflet.htm](http://www.financial-ombudsman.org.uk/publications/consumer-leaflet.htm)

As you can see, before we can take on a complaint, the business involved must have the chance to put things right.

**what happens next**

I've written to the business to let them know about the complaint. They should contact you soon to tell you they are looking into what's happened – and to ask for more details if they need them.

If you *don't* hear from the business within the next few days, you can contact them using the details below – mentioning that we have already written to them. They should give you their *final response* to the complaint – in writing – within eight weeks of the date they first received it.

The business's final response should summarise the complaint and give you their final say. It should also tell you that you can refer the complaint to us if you're not happy – which you have to do within *six months*.

In case you need it, the business's address is:

KGM Underwriting Agencies Limited  
KGM House  
George Lane  
London  
E18 1RX

**once you have a final response – or after eight weeks**

If you're not happy with the business's final response – or if eight weeks pass and you haven't received it – then please fill in the enclosed complaint form and send it to us.

Please also send us a copy of the final response and any other information you think is important to the complaint. There's no need to send us any original documents.

We don't normally pay the professional fees – in full or in part – of any solicitor, accountant or other paid adviser that a consumer might use to bring a complaint to us.

We won't take any more action unless you contact us again. If you would like more information about us, please see our website – [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

Yours sincerely

Anita Ayi  
Consumer Consultant

**Anita Ayi** | Consumer Consultant | Tel: 020 3716 9790 | Fax: 020 3716 9791 | Financial Ombudsman Service | Exchange Tower, London, E14 9SR

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