

Eligible complainants

complaint

award

FINANCIAL

**OMBUDSMAN** 

SERVICE (FOS)

Six months of the date of the firm's

letter advising the claimant of its

Redress: Money award/directions

**EMPOWER** DEVELOPMENT

final decision regarding the

- ✓ Long-term insurance
- Certain claims for injury sickness or infirmity of the policyholder

COMPENSATION

SCHEME (FSCS)