

We're different because you are

## OUR COMPLAINTS PROCEDURE

Our objective is to provide a high standard of service to you at all times. However, we recognise that things can sometimes go wrong. When this occurs, we are committed to resolving matters promptly and fairly.

### Making a complaint

If you want to make a complaint about our service you can contact us in one of the following ways:

- By telephoning 01920 443 000 between 09.00 and 17.00 Monday to Friday (excluding bank holidays).
- In writing to the Director, Phil Joiner, 4 St Marys Courtyard, Church Street, Ware, Hertfordshire, SG12 9EG
- By fax 01920 443 002
- By e-mail [p.joiner@moffattsanders.com](mailto:p.joiner@moffattsanders.com)

Please quote your policy number or the reference we have given you. If we are unable to deal with your complaint immediately we will write to you within 5 days of receipt and inform you who is dealing with the complaint and when you can next expect a response.

If we believe the complaint is the responsibility of another firm, either in whole or part, we will refer your complaint to that firm (or the part of your complaint they are responsible for), and inform you of this in writing. We will provide you with the other firm's contact details, who will then assume responsibility for your complaint or their part of it (we will continue to deal with the part we are responsible for, if applicable).

### Dealing with your complaint

We aim to conclude our investigations promptly. However, in some circumstances our investigations may take some time, and we will keep you fully informed. This means that we will write to you as soon as we have concluded our investigation or, if we have not been able to inform you of our decision within 4 weeks of receipt, we will write to you to let you know. If we are not able to reach a decision within 8 weeks, we will write to you again, either;

- concluding our investigation, or;
- advising you of when we expect to be able to conclude our investigation, and;
- advising you of your right to take your complaint to the Financial Ombudsman.

When we conclude your complaint we will write to you, giving you our "Final Response". This will tell you if we have upheld or rejected your complaint (in whole or in part), and if appropriate we will make an offer of redress.

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## **The Financial Ombudsman Service**

On receipt of our Final Response, or if your complaint remains unresolved after 8 weeks of initially telling us, you may be able to refer your complaint to the Financial Ombudsman if;

- you are an individual buying insurance in a private capacity or if (at the time you refer your complaint to the Ombudsman) you are;
- a "Micro-enterprise" – a business that (a) employs fewer than 10 persons; and (b) has a turnover or annual balance sheet that does not exceed ?2 million. "Micro-enterprise" means any person engaged in an economic activity, irrespective of legal form and includes, in particular, self-employed persons and family businesses engaged in craft or other activities, and partnerships or associations regularly engaged in an economic activity; or;
- a charity with an annual income of less than £1m, or;
- the trustee of a trust with a net assets value of less than £1m.

We will advise you as soon as your complaint becomes eligible for referral to the Financial Ombudsman.

Further details of the FOS can be obtained from [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)