

## **Complaint Handling Procedure**

We very much hope that you will be happy with the services we provide but if you are dissatisfied with any aspect of our work, we would ask you in the first instance to discuss the matter with the person responsible for the day to day conduct of your case. Wherever possible your complaint would be dealt with informally. If you wish to make a formal complaint hereafter:

1. Complaints may be made in writing, by e-mail, by telephone or in any other form in respect of claims management service that we have provided and that is regulated under the Compensation Act 2006.
2. We reserve the right to decline to consider a complaint that is made more than six months after you became aware of the cause of the complaint. There may be instances where we will waive this requirement at our discretion. We will confirm to you in writing if a complaint has been made outside the time limit that we are prepared to consider.
3. We will send you a written or electronic acknowledgement of a complaint within five working days of receipt, identifying the person who will be handling the complaint for the business. Wherever possible, that person will not have been directly involved in the matter which is the subject of the complaint, and will have authority to investigate/ settle the complaint.
4. Within four weeks of receiving a complaint, we will send you either:
  - a) A final response which adequately addresses the complaint; or
  - b) A holding response, which explains why we are not yet in a position to resolve the complaint and indicates when we will make further contact with you.
5. Within eight weeks of receiving the complaint we will send you either:
  - a) A final response which adequately addresses the complaint; or
  - b) A response which explains why we are still not in a position to make a final response, giving reasons for the further delay and indicating when we expect to be able to provide a final response; and informs you that you may refer the handling of the complaint to the Claims Management Regulator if you are dissatisfied with the delay.
6. Where we decide that redress is appropriate, we will provide you with fair compensation for any acts or omissions for which we are responsible and will comply with any offer of redress which you accept. Appropriate redress will not always involve financial redress.
7. If you are not satisfied with our response, or if a complaint is not resolved, you may refer the complaint to the Claims Management Regulator, who can review the handling of the complaint and may give a direction to the business on further handling of the complaint. However, he cannot determine a complaint or award compensation and will not normally intervene in fee disputes where a legal contract for services exists.

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