

# Complaints Procedure

## How M&DH Insurance Services Ltd handles complaints:

Our aim is to provide a first class service and treat our customers fairly at all times, especially when they have cause for complaint. Any complaint, whether made in writing or verbally, is immediately referred to our Complaints Officer.

Our Complaints Officer is responsible for ensuring that we thoroughly investigate any complaints, and will be your main point of contact throughout the complaints procedure.

## As soon as a complaint is received:

All written and verbal complaints will be acknowledged by our Complaints Officer in writing within five working days of receipt. This acknowledgement letter will contain our understanding of the complaint and will ask the complainant to confirm in writing that he/she agrees with our understanding of the matter. This may also contain a request for further information relating to the claim.

We will aim to make a final response to you within eight weeks, or keep the complainant informed as to why this is not possible.

Following receipt of your complaints, our Complaints Officer will:

- (i) Investigate the complaint and aim to respond within four weeks of receiving the complaint.
- (ii) Write to the complainant if we cannot complete the investigation within four weeks of receiving the complaint, providing reasons for the delay.

In the event that your complaint relates to the activities or services provided by another party, we will ensure that your complaint is appropriately forwarded in writing, and will track the progress of the complaint and responses of that party.

## After we have investigated the complaint:

Immediately on completion of our investigation our Complaints Officer will write to the complainant providing notification of the outcome of the investigation, and the nature and terms of any settlement (if applicable). Any compensation we will offer will be fair and the basis of the calculation will be explained.

After our final response has been issued, if the complainant still cannot settle his/her complaint with us, they may be entitled to refer it to the Financial Ombudsman Services, for an independent assessment and opinion. The FOS Consumer Helpline is on 0845 080 1800 and their address is Financial Ombudsman Services, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

## If we cannot resolve the complaint within four weeks:

If, for any reason, our investigation is not concluded within four weeks, our Complaints Officer will write to the complainant again explaining the reasons for the further delay, and a date by which our Complaints Officer expects to be in contact again.

## If we cannot resolve the complaint within eight weeks:

If, for any reason, our investigation is not concluded within eight weeks, our Complaints officer will write to the complainant again, informing him/her of the reasons for the further delay and advising that if he/she is not satisfied with our progress he/she may refer the complaint to the Financial Ombudsman Service. Such a referral should be made within the next six months or the complainant may lose that right.