

ALLBRIGHT BISHOP ROWLEY LIMITED
COMPLAINTS PROCEDURE

- 1 Our nominated complaint's handler is Simon Allbright our Managing Director. Employees must make him aware of all complaints that are received.
- 2 It is our policy to ensure that our complaints handling procedure leaves our client feeling satisfied with the way the complaint has been handled.
- 3 FSA regulations relating to complaints deal with complaints for "Retail Customers", i.e. a private individual, or business, charity or trust with a turnover of less than £1,000,000 per annum.
- 4 In some cases complaints may relate to the services provided by an insurer rather than ABR. In such cases we will provide you with details of how you complain to an insurer and will keep a record of your complaint.
- 5 It is our policy to ensure that we learn sufficient lessons from complaints to prevent recurring problems.
- 6 We must treat complaints consistently, even if the individual complaint is based upon an unrealistic expectation of what we can do.
- 7 We must offer maximum cooperation to local consumer advisers and any other persons or organisations consulted by the client in relation to a complaint.
- 8 We must enable customers to complain at any time during the insurance process.
- 9 We must accept complaints either orally or in writing.
- 10 We must provide a "Written Acknowledgement Letter" within 5 "Business Days" of us receiving the complaint.
- 11 Our "Written Acknowledgement Letter" will advise the client;
- (a) The name of the person dealing with their complaint, and;
 - (b) When the client can expect to receive a full response from us.
- 12 If it is possible, our "Written Acknowledgement Letter" may also attempt to resolve the claim.
- 13 If our Written Acknowledgement Letter does not resolve the claim, within four weeks of receiving the complaint, we will provide either a "4 Week Holding Letter, containing either a final response, or if this is not possible an explanation as to why we are not yet in a position to resolve the complaint and an indication of when we will make further contact (this must be within 8 weeks of our receipt of the complaint).
- 14 If we are unable to resolve the complaint in our "4 Week Holding Letter", by the end of eight weeks after we receive a complaint we will provide either:
- A final response
 - A response which:
 - (a) explains that we are still not in a position to make a final response, gives reasons for the further delay and indicates when we expect to provide a final response; and
 - (b) informs you that if applicable, you may refer the complaint to the Financial Ombudsman Service if you are dissatisfied with the delay / response and encloses a copy of the Financial Ombudsman Service explanatory leaflet
- 15 If we receive a complaint that does not relate to any "General Insurance Product" or General Insurance Activity" related service that we have provided, or which should more appropriately be referred to another FSA regulated business or other organisation, we must advise the client in writing within 5 working "Business Days" of receipt of the complaint, and where possible provide details of to whom the complaint should be re-directed.
- 16 We may respond to a complaint immediately (for example if a complaint is made orally to an employee with the necessary experience and authority to deal with it on our behalf).
- 17 If we resolve an oral complaint immediately, no formal acknowledgement or paperwork need be sent to the customer. However, an internal record of the complaint will be retained.

- 18 Where a complaint has been made orally, for the sake of clarity, when acknowledging receipt of the complaint we should provide the client with a summary of the issue(s) that we will be investigating.
- 19 Where the client has the right to refer the matter to an “Approved Dispute Resolution Facility” such as the Financial Ombudsman Service, they must be informed of their ability to do so, if they are unhappy with our response.

ALLBRIGHT BISHOP ROWLEY LIMITED
2-3 THE COURTYARD, GAULBY LANE, STOUGHTON, LEICESTERSHIRE, LE2 2FL

TEL: (0116) 272 0002 FAX: (0116) 272 0009

E-Mail: abr@abr-insurance.co.uk

Web site: www.abr-insurance.co.uk