

Complaints

Any expression of dissatisfaction about the provision, or failure to provide, claims management services and complaints handling procedures which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience is treated as a complaint. This includes any expression of dissatisfaction through correspondence in writing or during the course of verbal communication.

Where any customer expresses concern about the service, steps will be taken to resolve that matter and it will be treated as a complaint.

Complaints may be received directly from customers or from third - party representatives. In the event of any complaint, the matter must be recorded and logged on a complaint record form which appears at annex one, and referred to the nominated complaints handler in accordance with the complaint handling procedure outlined below.

Complaint Handling Procedure

The following complaints procedure is made available to every customer upon request, is published on the company's website, and is included in summary form in our customer documentation;

We are committed to resolving complaints as quickly as possible. In the unlikely event that you wish to make a complaint, please put this in writing and provide this to:

**FAO Andrew Zgorski
Simple Claims Assistance
23 Mount Park Crescent
London
W5 2RN**

We will acknowledge receipt of your complaint and look to resolve it within three working days. If you accept our response during the three working day time period, we will provide you with a summary resolution communication to confirm this and to highlight your rights in relation to complaining to the Financial Ombudsman Service.

T 0203 950 7423 E info@simpleclaimsassistance.co.uk
www.simpleclaimsassistance.co.uk



Simple Claims Assistance

Should we fail to resolve your complaint in five working days, we will investigate competently, diligently and impartially and provide a final response to your complaint in full within eight weeks.

Within our final response, we will explain our assessment of the complaint and our decision on it. If it is considered appropriate, we will offer redress or remedial action.

If we are unable to resolve the complaint within this time limit due to exceptional circumstances we will send a written response which explains why Simple Claims Assistance has been unable to provide a final response, and when it expects to provide one, and in either case, send information about referral rights to the Ombudsman Service together with an explanatory leaflet.

Financial Ombudsman Service

If you are not satisfied with our response, or if a complaint is not resolved after eight weeks, you may refer the complaint to –

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 0800 023 4567

Email: complaint.info@financial-ombudsman.org.uk

Further information is available on the Financial Ombudsman Service website:

www.financial-ombudsman.org.uk

An explanatory leaflet regarding the Financial Ombudsman Service will also be enclosed within our final response sent out to you.

If you want the Financial Ombudsman Service to look into your complaint, you can do so free of charge but you must contact them within six months of the date of any final response issued.

If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in limited circumstances. For example, if the Ombudsman believes the delay was as a result of exceptional circumstances.

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Information Commissioner's Office

If your complaint relates to our information rights practices and we are unable to resolve your concern, you can raise the matter with the Information Commissioner's Office (ICO) by telephoning their helpline 0303 123 1113.

The ICO will use the information you have provided, including our response to your concerns, to decide if your concern provides an opportunity to improve information rights practice.

If the ICO think it does provide that opportunity, they will take appropriate action. This could take a variety of forms. You should raise the matter with the ICO within three months of your last meaningful contact with us regarding the complaint.

Closing and Recording Complaints

We will regard your complaint as closed in the following circumstances:

- once we have sent you a final response; or
- where you have told us in writing that you accept an earlier response that we have sent to you; or
- if you refer your complaint to FOS, when FOS informs us in writing that the complaint has been closed.

Simple Claims Assistance is committed to ensuring that all complaints received are handled fairly, consistently and promptly and that the firm identifies and remedies any recurring or systematic problems, as well as any specific problems identified by a complainant. We will continue to do all we can to learn from the complaints we receive to improve our level of service to you in the future.

To assist us in monitoring complaints and to identify recurring or systematic problems, all complaints will be recorded using the Complaint Record Form annexed to this policy.

We will keep records of complaints for three years from the date of resolution in compliance with DISP.