

## COMPLAINTS PROCEDURE

### 1. HOW CAN I MAKE A COMPLAINT?

Complaints may be made in writing, by e-mail or by telephone in respect of a claims management service that we have provided to you.

### 2. WHAT HAPPENS IF MY COMPLAINT IS REALLY OLD?

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. WHAT HAPPENS ONCE YOU RECIEVE MY COMPLAINT?

We will send you a written or electronic acknowledgement of a complaint within five business 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 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. With eight weeks of receiving a 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.

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.