

## **CLAIMS ADVISORY GROUP LTD – COMPLAINT HANDLING PROCEDURE**

### **OUR COMMITMENT TO OUR CLIENTS**

It is our aim to give excellent service to all our clients, but we recognise that things can occasionally go wrong. We take all complaints we receive seriously and we aim to resolve all of our clients' concerns fairly, promptly and efficiently.

### **WHAT TO DO IF YOU ARE DISSATISFIED**

To ensure that we provide the kind of service you expect we welcome your feedback. If at any time you are not happy with the service that we have given, in the first instance, please telephone the business area you usually deal with in order to explain your concerns. Calls may be recorded and /or monitored for quality purposes. Alternatively, you can if you wish contact us in person or by telephone, fax or email using any of the above contact details. A complainant may make a complaint by any reasonable means.

### **HOW WE WILL HANDLE YOUR COMPLAINT**

We aim to resolve all complaints in a fair and timely manner. We will acknowledge your complaint in writing within 5 business days of receipt and inform you who is handling your complaint.

As necessary, we will review all the documentation and information available to us to carry out a thorough and objective investigation. In some instances, we may need to ask you for further information or to provide authority for us to contact third parties.

Once an assessment and full investigation of your concerns has been made, we will provide you with a written response to confirm our decision. We will endeavour to do this within 4 weeks of receipt. However, if we have been unable to complete our investigation within 4 weeks of receipt we will then write and provide you with an update. Our intended maximum response period for our final written response is 8 weeks from receipt of your original complaint. However, if we have been unable to complete our investigation within 8 weeks of receipt we will provide you with a further update at that time. If, after reviewing your case, we find that your complaint is justified we will acknowledge that fact and provide you with an apology. If we believe that you have suffered financial loss caused by our handling of your affairs, we may, at our discretion, offer you financial redress or some other means of restitution. If we do not believe that we are to blame for the circumstances specified in your complaint or if we do not consider that you have suffered financial loss as a result of our actions, we will confirm that to you in our response.

Clearly, we would always want to resolve any concerns you raise with us internally.

However, should you remain dissatisfied following our final written response, or 8 weeks have elapsed since you raised your complaint with us and you are not happy with the progress made, you can refer the matter to the Claims Management Regulator in writing to Claims Management Regulation, Monitoring and Compliance Unit, 57-60 High Street, Burton-Upon-Trent, Staffordshire, DE14 1JS. Further details will be provided at that time.

**Following our Complaint Handling Procedure does not affect your right to take legal action.**