

COMPLAINTS PROCEDURE

1. HOW CAN I MAKE A COMPLAINT?

Complaints may be made in writing, in person, by e-mail, by telephone or any other form in respect of a claims management service that we have provided and that is regulated under the Compensation Act 2006.

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 RECEIVE MY COMPLAINT?

Stage One

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. 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.

Stage Two

Within **four weeks** of receiving a complaint, we will send you either:

- a) a final response which adequately addresses the complaint together with informing you that you can complain to the Legal Ombudsman if you are unsatisfied with our final response and provides the full contact details for the Legal Ombudsman and timeframe for doing so; 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.

Stage Three

Within **eight weeks** of receiving a complaint we will send you either:

- a) a final response which:
 - (i) adequately addresses the complaint together with informing you that you can complain to the Legal Ombudsman if you are unsatisfied with our final response and provides the full contact details for the Legal Ombudsman and timeframe for doing so; or
- b) a response which:
 - (i) 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; and
 - (ii) informs you that you may refer the handling of the complaint to the Legal Ombudsman if you are dissatisfied with the delay and provides the full contact details for the Legal Ombudsman and timeframe for doing so.

4. DO YOU PROVIDE REDRESS?

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.

5. WHAT HAPPENS IF I AM NOT HAPPY WITH YOUR FINAL RESPONSE?

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 Legal Ombudsman.

The Legal Ombudsman can investigate complaints about poor service provided by claims management companies up to six years from the date of the problem happening or within three years of when you found out about the problem. If you wish to refer your complaint to the Legal Ombudsman this must be done within six months of our final response to your complaint. If you would like more information about the Legal Ombudsman their contact details are as follows:

Visit www.legalombudsman.org.uk/cmcc

Call 0300 555 0333 between 8.30am to 5.30pm.

Calls to 03 numbers will cost no more than calls to national geographic numbers (starting 01 or 02) from both mobiles and landlines. Calls are recorded and may be used for training and monitoring purposes.

For minicom call 0300 555 1777

Email cmcc@legalombudsman.org.uk

Legal Ombudsman
PO Box 6804
Wolverhampton
WV1 9WG

Do not send original documents to the Legal Ombudsman. They will scan any documents you send us to make computer copies and then destroy the originals.