

OUR COMPLAINTS POLICY

We aim to provide a high-quality insurance service to all our clients. If a problem occurs, we are committed to ensuring that there is a prompt review of the complaint, the result of which will be reported as soon as we are able to do so.

OUR PROCEDURE IS AS FOLLOWS:

Upon receipt of any complaint we will issue a letter of acknowledgement within 5 business days of the initial notification, stating the name of the appointed individual who will be dealing with the complaint.

In line with regulatory requirements, we will then provide a written response to you within 40 business days (eight weeks) of receipt of the complaint. In practice, we would endeavour to respond to you as soon as we are reasonably able to.

However, if the complaint is sufficiently complicated to warrant longer investigation or it requires a review of further information and a response cannot be given within 40 business days, we will inform you in writing of the reasons why we have been unable to resolve the complaint and when you can expect to receive a final response from us.

We are members of the Financial Services and Pensions Ombudsman (FSPO) and you can find more information about their service [here](#), however, they are only able to consider eligible complaints if you remain unsatisfied after we have issued our final response.

WHAT TO DO IF YOU ARE STILL NOT SATISFIED

If you are not satisfied with our final response to your complaint or if we have still not resolved your complaint within 8 weeks of receipt, you may be entitled to refer your complaint to:

Financial Services and Pensions Ombudsman,
Lincoln House,
Lincoln Place,
Dublin 2,
D02 VH29.
Tel: +35315677000
Email: info@fspo.ie

You must approach the FSPO within 6 years from the date the complaint occurred. We will remind you of the time limits in our final response.

Where a complaint relates to a Lloyd's policy, policyholders may also contact Lloyd's directly using the contact details below:

7/8 Wilton Terrace
Dublin 2,
D02 KC57
Ireland
Tel: +35316441000
Email: Lloydsireland@lloyds.com

This Complaints Procedure does not affect any right of legal action you may have against the parties concerned.

COMPLAINTS ABOUT OTHER PARTIES

If we consider that another Authorised Firm or other involved third party, such as a loss adjuster, is entirely or partly responsible for the subject matter of a complaint, we may refer the complaint, or the relevant part of it, to the other Authorised Firm or involved third party.

In such cases we will:

- a) Inform you promptly and in writing that we have referred the complaint, either entirely or in part, to another Authorised Firm or involved third party;
- b) Include adequate contact details of their complaints department and any individual at the other Authorised Firm or involved third party who is responsible for handling the Complaint; and
- c) Continue to deal with any part of the complaint not referred to the other Authorised Firm or involved third party, in accordance with our normal procedures.

To the extent the referral of any complaint as envisaged above entails the transfer of personal information; we will do so only in accordance with our obligations under the Data Protection Act.

All records will be kept for a period of seven years.