

COMPLAINTS HANDLING PROCEDURE

This leaflet is to provide information on how we will act in the event that we receive a complaint. It describes the procedures that we will undertake, which are in accordance with the requirements of our regulator, the Financial Conduct Authority.

All complaints should be referred in the first instance to the Operations Director, H&H Insurance Brokers Limited, Borderway Mart, Rosehill, Carlisle, Cumbria CA1 2RS

A complaint that can be resolved by the close of business on the third business day after receipt of the complaint is not subject to these procedures. Also, the communications noted below which are normally required will not apply in such cases.

Within five business days of receipt the Compliance Officer will send a written acknowledgement of the complaint, which will include:

- (i) The name of the Compliance Officer and contact details;
- (ii) A statement that a written report will follow once the investigation is complete;
- (iii) Confirmation that a further letter will be sent if the complaint has not been resolved within four weeks of receipt;
- (iv) in the case of an oral complaint only, a statement of the firm's understanding of the nature of the complaint and a request for the complainant to confirm this in writing.

In the event that the investigation has not been completed within four weeks of receipt of the complaint, the Compliance Officer will write to the complainant detailing progress to date (explaining why the firm is not yet in a position to resolve the complaint) and indicating the date by which it is expected the investigation will be complete.

Every effort will be made to resolve complaints within the first four weeks. If we cannot respond within four weeks we will send the complainant a final response letter within eight weeks of receiving the complaint. A final response will be a written response which does one of the following:

- Accepts the complaint and where appropriate offers redress or remedial action
- Offers redress or remedial action without accepting the complaint
- Rejects the complaint and gives reasons for doing so and must also:
- Enclose a copy of the FOS consumer leaflet; and
- Inform the complainant that if they remain dissatisfied with the firm's response, and they are an eligible complainant they may refer the complaint to the FOS within six months of receiving the final response