

BENTLEY INSURANCE

COMPLAINTS PROCEDURE 2021

Definition

Any expression of dissatisfaction, whether oral or written, and whether justified or not, from or on behalf of an **eligible complainant* about our firm's provision of, or failure to provide a service.

*Under FCA regulations an 'eligible complainant' is a private individual or a business with a turnover of less than £1,000,000. This can be a customer, a potential customer or an indirect customer (eg. private individual with benefits under their employer's policy)

Each complaint must be classified as one of the following:-

- Overcharging;
- Delays;
- Other Administrative;
- Misleading Advice;
- Failure to carry out instructions;
- Poor customer service;
- Misleading Advertising;
- Sales Process not followed;
- Dispute over sums/amounts payable;
- Breach of Contract;
- Other miscellaneous.

In the event of a complaint being received the following procedure should be followed:-

- Show the complaint and the file to our internal Ombudsman (Mr David Sherratt) who will allocate the file to appropriate staff member of sufficient competence who was not directly involved in the subject matter of the complaint.
- Complete the Complaints Register;
- Acknowledge the complaint in writing within 3 working days. This must include a name/title for the person dealing with the complaint and confirmation of the next step. If the complaint is relating to the insurance company rather than ourselves this must be stated in the letter. Include a copy of our complaints procedure as outlined in our Terms of Business.
- Within 4 weeks the complainant must be sent a letter either confirming our final solution to the complaint (including a copy of the Ombudsman Leaflet) or a letter outlining our position with regard to the complaint and indicating when we will send a final response.
- Within 8 weeks the complainant must be sent a letter confirming our final response or explaining why we are unable to resolve the problem and why. A copy of the Ombudsman Leaflet must be included.

RESPONSIBILITIES OF THE INTERNAL OMBUDSMAN

Mr D T Sherratt (in event of Mr Sherratt being unavailable Mr M B Rostron)

- Handle complaints in line with the complaints procedure outlined above;
- Maintain a complaint file and 6-monthly report given to M A Cowburn or H M Campbell for FCA reporting process;
- Offer redress where necessary;
- Co-operate with the Ombudsman in the event of a complaint being registered with them;
- Annually monitor the complaints to check for consistency in approach, systematic problems/root causes;
- Ensure that complaint handlers are adequately trained/competent to handle complaints;