

carpenters insurance services

part of the **carpenters** group

Complaint Policy and Procedure

Version Control

Version	Name	Reason for change	Date
1	Maria Rodman	Document review	02.09.13
2	Maria Rodman	FCA regulation added	28.08.13
3	Maria Rodman	Review / removal of stages	17.10.13
4	Maria Rodman	Updated following compliance meeting – stages	21.11.13
5	Maria Rodman	Review/update 24+ hour action to meet DISP	12.05.15
6	Maria Rodman	Review & Update FCA Changes	30.05.16
7	Maria Rodman	Review generally (split informal/formal)	13.02.17
8	Robyn O’Grady	General review	02.04.18
9	Robyn O’Grady	PISL update	26.09.18
10	Robyn O’Grady	PISL logo	27.02.19
11	Maria Rodman	2020 review	10.02.20
12	Robyn O’Grady	CISL update	05.11.20

Our Complaints Policy

The policy of Carpenters Insurance Services is to provide a high quality service to all of our customers and to ensure that they are treated fairly even when something has gone wrong. If a customer is dissatisfied with any aspect of our service, we would like to know about it as soon as possible so that we can do our best to put things right.

We pride ourselves on providing a high standard of service and treating all of our customers fairly in line with the FCA's Principles (we are regulated by the FCA under authorisation number 589305). Our employees are fully trained on our standards and the duties we have towards our customers. We take all complaints seriously and try to learn from them in order to help us to improve our service in the future. We will always deal with any complaint thoroughly and fairly, free of charge.

Our Complaints Procedure

You have received a copy of this procedure as you have expressed dissatisfaction with an aspect of your case which the case handler was unable to resolve informally. Queries that are resolved informally are those within the 72 hour timescale set out by the Financial Conduct Authority. In such instances you will receive written notification of the outcome and your right to refer the matter to the Financial Ombudsman Service should you remain dissatisfied with the outcome.

The FCA Handbook defines a complaint as follows:

Any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service or a redress determination, which:

- *Alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience; and*
- *Relates to any activity of that respondent, or of any other respondent with whom that respondent has come connection in marketing or providing financial services or products, which comes under the jurisdiction of the Financial Ombudsman Service.*

What do I need to know?

1. Your complaint is now recorded as formal as it was not resolved informally;
2. We have an eight week period to try to resolve your complaint;
3. We may need to contact you to ask for further information during the investigations;
4. At the end of that period we will write to you with the outcome;
5. You will retain the right to contact the Financial Ombudsman and ask them to review your complaint. They can be contacted at:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Complaint-info@financial-ombudsman.org.uk

0300 123 9 123 or 0800 023 4567