
carpenters group

Insurance Claims

Complaint Policy & Procedures

Our Complaint Policy

Carpenters Insurance Services Limited (“CISL”) is committed to providing a high quality service to all of our customers. However, if a customer believes that something has gone wrong, we would like to know about it so that we can do our best to put things right. CISL is committed to treating our customers fairly, we want to learn and put things right. We are regulated by the Financial Conduct Authority (“FCA”) number 608662.

The FCA Handbook defines a complaint as:

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

How to make a complaint

As we can often resolve concerns right away please contact your usual claims handler or the Customer Resolution Team. If you prefer, you can make a complaint online using the enquiry form on our website [Contact Us | Carpenters Group](#)

You'll need to tell us:

- Your personal details
- Your policy/claim details
- What's gone wrong
- What you want us to do to put things right

If we cannot resolve informally, the matter will be handled as a formal complaint by the Risk & Compliance Team. Please note you may request an update on the complaint at any point in the process. We will:

- Acknowledge your complaint promptly and allocate it to the appropriate person
- Carry out a thorough and impartial investigation
- Keep you updated of the progress
- Do everything we can to resolve things as quickly as possible
- Provide a written response within 8 weeks of receiving your complaint, this will inform you of the results of our investigation or explain why this isn't possible

If you're not happy with our response and feel we've not considered all your issues or you can provide further information, please let us know and we'll be happy to review.

You may also be able to ask the Financial Ombudsman Service to carry out an independent review of your complaint if you remain unhappy. If this is the case, you also have the right to ask them to review your complaint if we've been unable to resolve it within 8 weeks. We will provide full details in our response if this is possible.

The service they provide is free and impartial. Whilst we are bound by their decision you are not, contacting them will not affect your legal rights. You can write to them at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

You can call them on 0800 023 4567.

You can also visit their website at www.financial-ombudsman.org.uk where you will find further information.

Please be aware that the Financial Ombudsman Service will only be able to consider your complaint after Carpenters Insurance Services have had the opportunity to consider and resolve this.

Version Control

Version	Name	Reason for change	Date	Approved By
1	Maria Rodman	Document review	02/09/13	Peter Adlard
2	Maria Rodman	Process amendment	16/09/15	Peter Adlard
3	Robyn O'Grady	Review and update post FCA regulatory approval	15/12/16	Maria Rodman
4	Robyn O'Grady	PISL to CISL	28/01/18	Maria Rodman
5	Robyn O'Grady	Review of ADR	20/03/18	Maria Rodman
6	Robyn O'Grady	Branding/Review	15/11/19	Maria Rodman
7	Robyn O'Grady	Annual review	13/10/20	Maria Rodman
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9	Robyn O'Grady	Owner Update	16/02/22	Maria Rodman
10	Maria Rodman	Review and refresh	03/05/22	Maria Rodman

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