

What to do if you have a complaint (UK)

At Heritage Insurance Solutions Limited (HISL), our goal is to give excellent service to all of our customers but we recognise that occasionally things do go wrong. We take all complaints we receive seriously, and aim to resolve all of our customers' problems promptly. To ensure that we will provide the kind of service you should expect of us, we welcome your feedback.

What will happen if you complain?

- We will acknowledge your complaint within 5 working days.
- We aim to resolve complaints, following assessment and investigation as quickly as possible.
- A business employing fewer than 10 persons that has an annual turnover that doesn't exceed £2 million
- A charity with an annual turnover of less than £1 million

Most of our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, we will contact you with an update within 10 working days of receipt and give you an expected date of response.

If you remain unhappy with the decision you receive, you may write to the Managing Director, Heritage Insurance Solutions Limited, Marlow House, 1A, Lloyd's Avenue, London, EC3N 3AA. If you are dissatisfied with our final decision, you can refer to the Financial Ombudsman Service (FOS). Full contact details of both our MD and the FOS will be provided when we write in response to your complaint.

If you feel we've not considered all of your issues or you can provide further information, please let us know and we'll be happy to review it. But if you're unhappy with the outcome you can ask the Financial Ombudsman Service (FOS) to carry out an independent review of your complaint. In any event, you have the right to ask the FOS to review your complaint if we've been unable to resolve it within 8 weeks. The FOS can help with most complaints if you are:

- A consumer

- A trustee of a trust with a net asset value of less than £1 million

If you are unsure whether the FOS will consider your complaint, please contact them directly for advice. The service the FOS provides is free and impartial and contacting them at any stage of your complaint will not affect your legal rights. Whilst we are bound by the decision of the FOS, you are not. Following the complaint procedure in this leaflet does not affect your rights to take legal action.

What to do should you be dissatisfied?

Step 1

- Seek resolution by the team/department dealing with your query.

If you are dissatisfied with any aspect of the handling of your insurance we would encourage you, in the first instance to contact the team/department concerned. You can write or telephone, whichever suits you, and ask your contact or their manager/director to review the problem.

Step 2

- Refer your complaint to our Managing Director

If you remain unhappy with the decision you receive, please write with full details to the Managing Director, Heritage Insurance Solutions Limited, Marlow House, 1A, Lloyd's Avenue, London, EC3N 3AA.

A review of the matter will then be carried out at senior level and a final decision given.

Step 3

- Refer your complaint to the Financial Ombudsman Service.

If after making a complaint to us you are still unhappy and feel the matter has not been resolved to your satisfaction please contact the FOS at:

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

Telephone taping

For our joint protection telephone calls may be recorded and/or monitored.

Contact:

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