

## JEQUIER NEWITT INSURANCE BROKERS LIMITED

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### COMPLAINTS

#### HOW WE HANDLE COMPLAINTS

We take any expression of dissatisfaction very seriously.

Any complaint, which cannot be resolved within 2 working days, whether made verbally or in writing, is immediately referred to our Complaints Officer. We also record any complaints we receive. The Complaints Officer is responsible for ensuring that we thoroughly investigate any complaint.

#### WHAT HAPPENS WHEN WE RECEIVE A COMPLAINT

Any written or verbal complaint will be acknowledged by the Complaints Officer in writing within 5 business days of receipt. The acknowledgement letter will also contain our understanding of the complaint and will ask the complainant to confirm in writing that he/she agrees with our understanding of the matter.

If the complaint can be resolved within the five days deadline, our acknowledgement letter will also outline the result of our investigation. If our investigation has not been completed within the five days deadline, our acknowledgement letter will confirm that we shall:-

- A Investigate the complaint and aim to respond within four weeks of receiving the complaint
- B Explain that, if we cannot complete the investigation within four weeks of receiving the complaint, we shall write again giving the reason for the delay.
- C Explain that on completion of our investigation we shall inform the complainant of the outcome and the options available to him or her.

If the complaint is about another party, such as an insurer with whom we have placed business, we will refer details of the complaint to the third party and confirm this course of action to the complainant in writing.

#### AFTER WE HAVE INVESTIGATED A COMPLAINT

Immediately on completion of our investigation the Complaints Officer will write to the complainant notifying him/her of the outcome of our investigation and the nature and terms of any settlement (if applicable). Any compensation we would offer would be fair and the basis of calculation explained.

***If a Client is eligible to complain to the Financial Ombudsman Service***, our letter will also explain that if a client is not satisfied with the outcome he/she may refer the matter to the Financial Ombudsman Service and will point out that such referral should be made within six months or he/she may lose that right. In that event the complainant is eligible our letter will include the name, address and telephone number of the Ombudsman and a leaflet which explains the Ombudsman arrangements.

#### IF WE CANNOT RESOLVE A COMPLAINT WITHIN FOUR WEEKS

If for any reason, our investigation is not concluded within four weeks, the Complaints Officer will write to the complainant again informing him/her that our investigation is continuing, giving the reasons for the delay and a date by which the Complaints Officer expects to be able to contact the complainant again.

#### IF WE CANNOT RESOLVE A COMPLAINT WITHIN EIGHT WEEKS

If for any reason, our investigation is not concluded within eight weeks, the Complaints Officer will write to the complainant again, informing him/her of the reasons for the further delay and advising that if the complainant is not satisfied with the progress, he/she may, ***if you are eligible***, refer the matter to the Financial Ombudsman Service. This letter will also point out that such a referral should be made within the next six months or the complainant may lose that right. In those circumstances, our letter would also include the name, address and telephone number of the Financial Ombudsman Service and a leaflet which explains the Ombudsman arrangements.