

Customer Complaints Handling Procedure

INTRODUCTION

At Cover Rule Ltd t/a Ascott Insurance Brokers we aim to provide the highest level of service to our customers. However, we appreciate that there may be occasions when customers wish to make a complaint or express dissatisfaction about the provision of, or failure to provide, an adequate level of service. The procedure set out in this document has been established to deal with this eventuality and comply with the Financial Conduct Authority (FCA) consumer complaint handling rules.

WHO TO CONTACT? If you feel dissatisfied with any aspect of the service you have received from us, we welcome your feedback. If you wish to make a complaint please contact Mr. Paul Kay, Managing Director or in his absence, Mr. Christopher Kay

During office hours please phone 01942 888 888 or alternatively write to; -

Complaints Officer
Ascott Insurance Brokers
15 The Quad
Atherleigh Business Park
Atherton
Manchester
M46 0SY

TIMESCALES Under the terms of the Financial Ombudsman Service (FOS) scheme we are obliged to issue a final response to your complaint within eight weeks of receipt of your complaint. The complaint handling timescales are below:

Acknowledgement We will send a written acknowledgement of your complaint. If the nature of your complaint is unclear, we may telephone or write to you to clarify the area(s) of concern.

Within 8 weeks If we are unable to resolve your complaint within 8 weeks we will write to you again to explain why our investigation into the matters raised is still ongoing and will inform you when we expect to be able to provide you with our final response.

Final Response We will send you our final response to your complaint or explain to you the reason for further delay and indicate when we expect to be able to issue you a final response. At this stage, you may refer the complaint to the Financial Ombudsman Service (FOS) indicating that you are dissatisfied with the final response or the further delay. Details of the FOS will be sent to you at this stage. If we have not been able to resolve your complaint but you are happy to wait for us to issue a Final Response this does not impact your eligibility to refer the matter to the FOS.

FINAL RESPONSE AND REFERRAL When you receive our final response, we hope we will have resolved your complaint to your satisfaction. However, if you remain dissatisfied you may refer your complaint to the Financial Ombudsman Service, free of charge. Although there are time limits for referring your complaint to the Ombudsman, we will not consent to the Ombudsman considering your complaint outside these time limits.

The contact details for the FOS are as below:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Website: www.financial-ombudsman.org.uk
email: complaint.info@financial-ombudsman.org.uk
phone: **0800 023 4567** or **0300 123 9123**