

Plan Insurance Brokers Complaint Handling Procedures

Format of Complaints

You can make your complaint by any method such as telephone, e-mail or in person. In order to best manage the complaint, we find that putting down your complaint or concerns in a letter for the sake of clarity are always best.

Investigation of Complaints

Where a complaint is received we will investigate immediately and aim to assess any complaint fairly, consistently and promptly to determine whether it should be upheld and, if so, what remedial action or redress may be appropriate. We shall resolve it at the earliest opportunity with the aim of doing so by close of business on the third working day following the day which the complaint was received.

Referring complaints to Third Party firms

If you complain to us but we are satisfied that the complaint really relates to another firm we will refer the matter on to that firm (so that they can consider your complaint). Should the complaint relate to us as well as another firm we will refer the matter to that firm and keep you informed of the investigation progress our end.

Timescale for initially responding to complaints

We will acknowledge your complaint promptly within three working days from the day on which it was received, in writing (by text or by email). Where we are able to provide a final response immediately, the acknowledgement may be combined with the final response (by text or by email). Should your complaint take longer to deal with, you will be kept informed of the progress of the investigation in writing which will include written details of our complaints handling procedures.

Final or other response within 8 weeks

We will either send a final response (as described below) within 8 weeks or, at the end of that period, a response explaining that we are not in a position to make a final response, giving reasons for the delay and indicating when we expect to be able to provide a final response. This response will inform you whether you are entitled to refer the complaint to the Financial Ombudsman Service (the 'Ombudsman'). If you are dissatisfied with the delay we will include details of how to contact the Financial Ombudsman Service.

Final Response

This will either:

- uphold the complaint and, where appropriate, offer redress or
- reject the complaint and give reasons for doing so.

The final response will advise you whether you may refer the complaint to the Financial Ombudsman Service if you are not satisfied. It will include details of how to contact the Financial Ombudsman Service

Referring complaints to the Financial Ombudsman Service

Should you still not be satisfied by our final response, you may be entitled to refer your complaint to the Ombudsman for its consideration. Where you wish to do so, you should do so within 6 months (from the date the final response was issued) as your complaint may otherwise be time-barred under the Ombudsman's rules.

The Ombudsman can be contacted at the following address:

Financial Ombudsman Service
Exchange Tower,
Harbour Exchange Square,
London
E14 9SR
Phone: 0800 023 4567
Email: complaint.info@financial-ombudsman.org.uk