

COMPLAINT HANDLING PROCEDURES

It is the stated policy of Compass Underwriting to ensure that all complaints are handled fairly, consistently and promptly. Our complaints procedure is also detailed in your policy summary, key features or policy wording.

In accordance with this policy we will ensure that:

1. We will acknowledge your complaint in writing **within five (5) business days** of it being received, giving the name of the relevant contact within the firm, together with details of our complaints procedures.

We will always try and resolve your complaint as quickly as possible.

2. If the investigation has not been completed **within four weeks** of receipt of the complaint, we will write to you informing you that the investigation is not complete and the reasons for the delay.

If the complaint is in relation to a claim or policy where we act as an agent for one of our insurers and we cannot resolve your issue ourselves we will either refer your complaint direct to the relevant insurer or advise you that you will need to do this. They will then review your complaint under their own procedures.

However if the matter involves an action directly related to Compass activities, such as policy documents, premium collections or timing of claims payments (excluding the denial of a claim) then the complaints procedure will be as follows:

3. If the investigation has still not been completed **within eight weeks** of receipt of the complaint, we will write to you informing you that the investigation is not complete and explaining that you may now take the complaint direct to the Financial Ombudsman Service without further delay.
4. Once we have reached our final decision, we will write to you informing you of this. In our letter we will clearly state:
 - a. If we have decided to deny your complaint and the reasons why.
 - b. If we accept your complaint and what compensation we are going to offer.

If you then remain unhappy with our decision you are able, within six months from the date of the final decision, to refer your complaint to the Financial Ombudsman Service. We will send you a leaflet detailing how you can go about this.

You can register your complaint by email, info@compassuw.co.uk, by fax to us on 020 7398 0109 or write to the following address:

Customer Complaints
Compass Underwriting Limited
1-2 Crutched Friars
London.
EC3N 2HT

When you send us your complaint please give us full details, including your policy or claim number and your current contact details.

You can also call our Customer Service Team on **0800 319 6601** at the following times 09:00 – 17:30 Monday to Friday excluding bank holidays.

Please note that calls may be monitored or recorded.

However as most complaints are detailed and complex we will always recommend to you that you put your complaint in writing, clearly setting out all the details so that we can more easily understand and review your complaint and so respond back to you as quickly as possible.

For more details of the Financial Services Authority please visit their web site at www.fsa.gov.uk and for more information about the Financial Ombudsman Service visit their web site at www.financial-ombudsman.org.uk.

In accordance with the Disability Discrimination Act 1995 we are able to provide upon request a text phone facility, audio tapes, large print documentation and in some cases Braille documentation. Please advise us if you require any of these services to be provided so that we can communicate in an appropriate manner.