

COMPLAINTS PROCEDURE – LLOYD'S POLICYHOLDER

At Camberford Underwriting we do everything possible to ensure that our clients receive a high level of service. However, we understand that complaints arise and we will deal with them fairly, promptly and efficiently.

All complaints will be dealt with according to our company complaints procedure which has been written in accordance with the rules and standards set down by the Financial Conduct Authority.

What to do if you have a complaint?

If you would like to register a complaint you can contact us by:

Address:	Operations Manager Lygon House 50 London Road Bromley Kent BR1 3RA	Telephone: 020 8315 5000 Email: complaints@camberford.com Fax: 020 8460 2118
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Complaints Handling Procedure

This procedure outlines the way in which we will acknowledge, investigate and respond to your complaint.

Upon receipt of a complaint we will appoint a senior member of staff to handle your complaint.

Written Acknowledgement

Your complaint will be acknowledged in writing promptly. At this time you will be given the contact details for the individual responsible for handling your complaint. The letter will also include a copy Lloyd's leaflet "How We Will Handle Your Complaint".

Investigation

The member of staff responsible for handling the complaint will conduct an investigation into the complaint and how the problem arose. This may involve asking you for further information.

During the investigation we will keep you updated as to the progress of your complaint and give you details of when we feel we will be able to conclude the investigation and provide you with a first stage response.

At a time that we have been able to draw a conclusion and within 2 weeks of your complaint we will issue you with a first stage response letter outlining our findings and judgement. This letter will advise you of your referral rights to Lloyd's of London and will inform you that you may have the right to take the matter to the Financial Ombudsman Service*.

If after 2 weeks we are unable to provide a first stage response we will provide you with a letter notifying you that the investigation is ongoing and when we expect to provide a conclusion. A first stage response will then be provided within the following 2 weeks (4 weeks from the date of your complaint.)



Should you remain dissatisfied:

Should you remain dissatisfied with the response that you receive from us, you may if you wish, refer your complaint to Lloyd's. Lloyd's will investigate the matter and provide a final response. Lloyd's contact details are as follows:

Lloyd's
Fidentia House
Walter Burke Way
Chatham Maritime
Chatham
Kent ME4 4RN

Email: complaints@lloyds.com
Telephone: +44 (0)20 7327 5693
Fax: +44 (0)20 7327 5225
Website: www.lloyds.com/complaints

Who do you contact if you are not happy with Lloyd's final response?

We are committed to resolving all complaints we receive, however, if you remain unhappy following the final response provided, you may be entitled to refer the matter to the Financial Ombudsman Service*.

The Financial Ombudsman Service is an independent service for consumers with unresolved complaints. You can contact them at:

Address: The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Telephone: 0800 023 4567 or 0300 123 9 123**
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk



**Calls to this number cost no more than calls to 01 and 02 numbers.

Referring complaints

When we have reasonable grounds to be satisfied that another firm is responsible for the matter that has led to the complaint, we will refer your complaint to them. You will receive a response letter from us, promptly, advising you that your complaint has been referred to the other company. We will provide you with the name of this company and their contact details.

If we and another company are jointly responsible we will refer the complaint to them, but we will also continue to handle your complaint in accordance with the procedures set out above.

***Please note that the following people/organisations are eligible to refer a complaint to the Financial Ombudsman Service (FOS):**

1. Private individuals
2. "Micro-enterprises"
3. A charity with less than £6.5m annual income
4. A trustee of a trust with net asset value of less than £5m
5. Professional clients and eligible counterparties, where the person is an individual acting for purposes outside his trade, business, craft or profession
6. A guarantor



t: 020 8315 5000 w: camberford.com

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7. A "small business" (where the complaint is in relation to something that happened on or after 1st April 2019.)

A "micro-enterprise" can be defined as an enterprise which employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed €2 million.

A "small business" can be defined as an enterprise that:

- a) Is not a micro-enterprise
- b) Has an annual turnover of less than £6.5 million **and**
Employs fewer than 50 persons **or**
Has a balance sheet total of less than £5 million

If you are unsure whether the FOS will consider your complaint please contact them for further information.

Should you wish to refer your complaint to the FOS you must do so no sooner than 8 weeks after we have received your complaint and no later than 6 months after we have issued our final response.



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