

CHUBB INSURANCE BROKERS LTD

COMPLAINTS PROCEEDURE

Last Updated - 23/06/08

How Chubb Insurance Brokers handles complaints

At Chubb Insurance Brokers we take any complaint very seriously.

Any complaint, whether made in writing or verbally, is immediately referred to our Complaints Officer. We also record any complaint we receive. Our Complaints Officer is responsible for ensuring that we thoroughly investigate any complaints.

As soon as a complaint is received:

All written complaints will be acknowledged by the Complaints Officer in writing within five business days of receipt.

All verbal complaints will also be acknowledged by the Complaints Officer in writing within five business days of receipt. This acknowledgement letter will also contain our understanding of the complaint and will ask the complainant to confirm in writing that he agrees with our understanding of the matter.

If the complaint can be resolved within the five day deadline, the acknowledgement letter will outline the result of our investigation.

If our investigation has not been completed within the five day deadline, our acknowledgement letter will confirm that we will:

- 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 will write again giving the reason for the delay
- c) Explain that on completion of our investigation we will inform the complainant of the outcome and the options available to him/her.

After we have investigated the 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 offer will be fair and the basis of the calculation will be explained.

Our letter will also advise that if a client is not satisfied with the outcome he/she may refer the matter to the Financial Ombudsman Service (except in the case of a business with a group annual turnover of £1m or more, a charity with an annual income of £1m or more or trustees of a trust with a net asset value of £1m or more) and will point out that such a referral should be made within the next six months or he/she may lose that right. 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 the complaint within four weeks:

If, for any reason, our investigation is not concluded within four weeks, the Complaints Officer will write to the client 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 client again.

If we cannot resolve the complaint within eight weeks:

If, for any reason, our investigation is not concluded within eight weeks, the Complaints Officer will write to the client again, informing him/her of the reasons for the further delay and advising that if the client is not satisfied with our progress he/she may refer the complaint to the Financial Ombudsman Service (except in the case of a business with a group annual turnover of £1m or more, a charity with an annual income of £1m or more or trustees of a trust with a net asset value of £1m or more). This letter will also point out that such a referral should be made within the next six months or the customer may lose that right. Our letter will include the name, address and telephone number of the Ombudsman and a leaflet, which explains the Ombudsman arrangements.