



COMPLAINTS HANDLING PROCEDURE

This document provides information on how we will act in the event that we receive a complaint. It describes the procedures that we will undertake, which are in accordance with the requirements of our regulator, the Financial Services Authority.

All complaints should be referred in the first instance to:

The Managing Director
H&H Insurance Brokers Limited
Borderway Mart
Rosehill
Carlisle, Cumbria CA1 2RS

A complaint that can be resolved by the close of business on the business day after receipt of the complaint is not subject to these procedures. Also, the communications noted below which are normally required will not apply.

Within five business days of receipt the Compliance Officer will send a written acknowledgement of the complaint, which will include:

- (i) the name of the Compliance Officer and contact details;
- (ii) a statement that a written report will follow once the investigation is complete;
- (iii) confirmation that a further letter will be sent if the complaint has not been resolved within four weeks of receipt;
- (iv) in the case of an oral complaint only, a statement of the firm's understanding of the nature of the complaint and a request for the complainant to confirm this in writing.

In the event that the investigation has not been completed within four weeks of receipt of the complaint, the Compliance Officer will write to the complainant detailing progress to date (explaining why the firm is not yet in a position to resolve the complaint) and indicating the date by which it is expected the investigation will be complete.

Every effort will be made to resolve complaints within the first four weeks.

If the investigation is still not completed after eight weeks, a further letter will be sent explaining that the firm is still not in a position to provide a final response, the reasons for the delay and provide a further target date for resolution. For retail clients this letter will advise the complainant that they have the right to refer the matter to the Financial Ombudsman Service (FOS) if they are dissatisfied with the delay and enclose a copy of the FOS explanatory leaflet 'Your complaint and the Ombudsman'.

Once the investigation is complete a letter will be sent by the Compliance Officer that will provide the complainant with a summary of our investigation and our decision in the matter. This will also include a copy of the FOS's explanatory booklet (if not already issued).

If at this stage the complainant is dissatisfied with the outcome of our investigation, and in the case of a retail client wishes to refer the matter to the FOS, they must do so within six months of the date of the letter or they may lose the right to refer the complaint.