

Complaints procedure

1. Complaints may be made in by any reasonable means, which includes a letter, e-mail, telephone call or in person in respect of a claims management service that we have provided and that is regulated under the Compensation Act 2006.
2. We reserve the right to decline to consider a complaint that is made more than six months after you became aware of the cause of the complaint. There may be instances where we will waive this requirement at our discretion. We will confirm to you in writing if a complaint has been made outside the time limit that we are prepared to consider.
3. We will send you a written or electronic acknowledgement of a complaint within five business days of receipt, identifying the person who will be handling the complaint for the business. Wherever possible, that person will not have been directly involved in the matter which is the subject of the complaint, and will have authority to settle the complaint.
4. Within four weeks of receiving a complaint, we will send you either:
 - a) a final response which adequately addresses the complaint; or
 - b) a holding response, which explains why we are not yet in a position to resolve the complaint and indicates when we will make further contact with you.
5. With eight weeks of receiving a complaint we will send you either:
 - a) a final response which adequately addresses the complaint; or
 - b) a response which:

explains why we are still not in a position to make a final response, giving reasons for the further delay and indicating when we expect to be able to provide a final response; and informs you that you may refer the handling of the complaint to the Legal Ombudsman if you are dissatisfied with the delay.
6. Where we decide that redress is appropriate, we will provide you with fair compensation for any acts or omissions for which we are responsible and will comply with any offer of redress which you accept. Appropriate redress will not always involve financial redress.
7. If you are not satisfied with our response, or if a complaint is not resolved after eight weeks, you may refer the complaint to –

Legal Ombudsman
PO Box 6804
Wolverhampton
WV1 9WG

www.legalombudsman.org.uk/cmc
Tel: 0300 555 0333

8. The Legal Ombudsman will assess both sides of the dispute and make a decision, which it deems appropriate based on the information available. If a financial award is deemed appropriate, we will be expected to honour this in accordance with the new complaint handling rules 2006, as required under the Legal Services Act 2007.