

Complaints handling procedure

A complaint is any written or oral expression of dissatisfaction, and may arise in a wide variety of circumstances. Generally a complaint should involve some allegation that the complainant has suffered financial loss, distress or material inconvenience. Our internal complaints procedure requires that the following action is taken.

1. Any complaint must be immediately reported to a Director of the company. If you are in any doubt as to whether a complaint has been made this should be referred.
2. If a Director of the company receives a complaint he must immediately report it to another Director.
3. Any verbal complaint received should be put on written record as soon as possible. The statement of events should be signed and dated by the writer and countersigned by a Director.
4. If the written correspondence does not adequately show all details, file notes should be maintained.
5. A complaint should be responded to in all cases.
6. We should endeavour to resolve any complaint by close of play on the third business day following receipt.
7. Where a complaint is satisfactorily resolved within the three day time frame the customer should be sent a 'summary resolution communication' which must refer to the fact that the customer has made a complaint but that the company now considers the complaint to have been resolved. The communication should also advise that if the customer decides they are dissatisfied with the resolution of the complaint they may be able to refer the complaint to the Financial Ombudsman Service (FOS) and that they should see the attached Customer Guide to the Bode Complaints Handling Procedure.
8. If it is not possible to resolve the complaint within the three day the Complaints Director (or alternate Director if CD not available) must immediately respond to the complainant setting out the proposed course of action and enclosing a copy of the Customer Guide to the Bode Complaints Handling Procedure.
9. Wherever possible the person dealing should be a Director of the company.
10. A full written response to the complaint must be provided within four weeks or an explanation provided as to why this needs to be delayed and when this can be expected.
11. A final written response must be provided within eight weeks of the original complaint date. The following wording should be included in the final response letter.

"If you are not satisfied with this response, the outcome of the complaint or any proposed action on our part you may be entitled to refer your complaint to the Financial Ombudsman Service (FOS). This service has been set up to resolve disputes between customers and financial firms and you can access the FOS at www.financial-ombudsman.org.uk

"You have the right to refer your complaint to the FOS free of charge but you must do so within six months of the date of this final response letter."

"If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.
12. If the complaint is justified in any way appropriate action should be taken to avoid the situation recurring.
13. Written record of all the above should be maintained in the Complaints Register.
14. We are required to submit a complaints report to the Financial Conduct Authority (FCA), in the required electronic format, twice each year within 30 business days of the end of the relevant reporting period.

Bode Insurance Solutions Limited