

Complaints Procedure – Client Version

Complaints Manager contact details

Name: Matthew Dover

Telephone: 01480 478 798

E-mail: matthew.dover@renovationunderwriting.com

Definition of a Complaint

A complaint, as defined by the [Financial Conduct Authority](#), is any oral or written expression of dissatisfaction, regardless of justification, about a financial service or product. This dissatisfaction must relate to financial loss, material distress, or material inconvenience experienced by the complainant.

Our Procedures

Any complaint verbal or written will be referred to our complaints manager at the earliest opportunity or to a member of the senior management if the complaints manager is unavailable. We will also

- Acknowledge the complaint in writing promptly
- Give details in our acknowledgement letter of the Financial Ombudsman Service
- Make contact to seek clarification on any points where necessary
- Fully investigate the complaint
- Keep you informed of our progress
- Discuss with you our findings and proposed response

You will receive contact from us advising on progress if we cannot respond immediately. We will let you have our final response as soon as possible and not later than eight weeks.

Adviser or Provider

Clients often express dissatisfaction to their adviser about the product provider. We will need to establish whether or not your complaint relates to the advice given, the adviser service or the service or performance of the product provider. If unclear, this must not delay investigation and we will proceed with our own investigation. The complaints manager will review this matter and take the complaint to the provider if appropriate in consultation with you.

Investigation

The complaints manager will establish the nature and scope of your complaint having due regards to the Financial Conduct Authority's direction:

- Deal with complaints promptly and fairly
- Give complainants clear replies and, where appropriate, fair redress

Eligible Complainants

It is the firm's policy to treat all complainants the same, however, *eligible complainants* are legally defined and have additional rights in law that we must acknowledge and adhere to.

The Financial Conduct Authority complaints rules apply to complaints:

- Made by, or on behalf of an *eligible complainant*;
- Relating to regulated activity;

- Involving an allegation that the complainant has suffered, or may suffer, financial loss, material distress or material inconvenience;

Final response

This will set out clearly the firm's decision and the reasons for it. If any compensation is offered a clear method of calculation will be shown. We will aim to have provided you with our final response within 8 weeks of the date of receipt of your complaint, though we would hope to be able to provide you with this considerably sooner than that.

If, at the 8 week point, we have been unable to resolve your complaint, we may ask you for more time to do so. You can grant this or, if you prefer, at that point you have the option to refer your complaint to the Financial Ombudsman Service.

We must include details of the Financial Ombudsman Service in the final response if dealing with an *eligible complainant* and a regulated activity, we will:

- Explain that the complainant must refer the matter to the ombudsman within six months of the date of this letter or the right to use this service is lost
- Indicate whether or not we consent to waive the relevant time limits.

Complaints Settled within 3 business days

Complaints that can be settled to your satisfaction within 3 business days can be recorded and communicated differently.

Where we consider a complaint to be resolved to your satisfaction under this section, we will promptly send you a **'Summary Resolution Communication'**, being a written communication from us which:

(1) refers to the fact that you have made a complaint and informs you that we now consider the complaint to have been resolved to your satisfaction;

(2) We will tell you that if you subsequently decide that you are dissatisfied with the resolution of the complaint you may be able to refer the complaint back to us for further consideration or alternatively refer the complaint to the Financial Ombudsman Service;

(3) Indicates whether or not we consent to waive the relevant time limits, (where we have discretion in such matters)

(4) Provide the website address of the Financial Ombudsman Service; and

(5) Refer to the availability of further information on the website of the Financial Ombudsman Service.

In addition to sending you a **Summary Resolution Communication**, we may also use other methods to communicate the information where:

(1) We consider that doing so may better meet your needs; or

(2) We have already been using another method to communicate about the complaint.

Closing a complaint

We will consider a complaint closed when we have made our final response to you. This does not prevent you from exercising any rights you may have to refer the matter to the Financial Ombudsman Service.

Jersey Complaints

Complaints in respect of Jersey based risks require slightly different handling because the Jersey Financial Services Commission imposes a different procedure. We will:

- Record Jersey based complaints on our standard complaints log, but noted as Jersey based
- Advise our Jersey based clients how they can expect their claim to be handled from the outset
- Handle complaints transparently, diligently, impartially and competently
- Provide written acknowledgement of the complaint in no less than 5 working days
- Provide regular updates as the complaint progresses
- Provide written confirmation when we consider the complaint closed and, if the complaint has not been upheld, clearly state the reasons why
- If applicable, notify our Professional Indemnity insurers

- In addition, we will notify the JFSC :
- If a claim is not satisfactorily resolved within 3 months of being lodged
- If a pattern to complaints is identified
- If a complaint results in us having to call upon our PI insurance to make settlement
- If a settlement in excess of £1,000 results from the complaint

Post-Complaint Procedures:

We are committed to providing quality insurance products and high levels of expertise and customer service. We therefore take any complaint made against us very seriously. In addition to our strong desire to deal with complaints quickly, professionally and fairly, we are also committed to ensuring that any failings on our part are identified, understood and corrected. We will therefore always undertake a root cause analysis of the reason(s) the complaint arose and, where failings are identified by this process, take immediate steps to correct them

Financial Ombudsman Service

We will co-operate fully with the Ombudsman in resolving any complaints made against us and agree to be bound by any awards made by the Ombudsman. The firm undertakes to pay promptly any fees levied by the Ombudsman.

Contact: The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Tel: 0800 023 4567 (free for most people ringing from a fixed line) or 0300 123 9123 (cheaper for those calling using a mobile) or 020 7964 0500 (if calling from abroad)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

The logo for Renovation Underwriting features the company name in a white, elegant serif font. The word "renovation" is positioned above "underwriting". The background is a dark teal color with a subtle, textured pattern of light-colored, irregular lines and dots, resembling a microscopic view of a surface or a stylized map.

*renovation
underwriting*

17 Church Street | St Neots
Cambridgeshire | PE19 2BU
0333 358 0006
reception@renovationunderwriting.com
www.renovationunderwriting.com