



Campton Insurance Brokers (UK) Ltd - Complaints Procedure

What is a complaint?

The FSA defines a complaint as:

“An expression of dissatisfaction, oral or written, justified or not, from or on behalf of an eligible complainant about a firm’s provision of, or failure to provide, a financial service”

Excluding;

Cases resolved by close of business on the business day following receipt.

Written Acknowledgement

A written acknowledgement will be sent within **five business days** of receiving the complaint, giving the name and job title of the individual handling the complaint and details of our internal complaints procedure.

Full and Detailed Response

Within **four weeks** of receiving the complaint we will send the complainant either:

- A final response
- A holding response, which explains why we are not in a position to resolve the complaint and indicates when we will make further contact, which must be within eight weeks of receipt of the complaint.

Final Response

A final or other response must be issued within **eight weeks**.

- We will inform the complainant that they may refer the complaint to the Financial Ombudsman Service (FOS) within six months of our Final Decision Letter if they are dissatisfied with the decision.
- A copy of the FOS’s explanation leaflet must be enclosed

If a final response is not possible (i.e. enquiries are still being completed) we will provide a response that explains that we are still not in a position to make a final response, giving reasons for the delay and indicate when we expect to be able to provide a final response.

- We must at this stage inform the complainant that they may refer the complaint to the FOS within six months of the firm’s Final Decision Letter if they are dissatisfied with the delay. Again a copy of the FOS’s explanatory leaflet needs to be provided.

Complaint Handling rules relating to referral of complaints between firms

If we believe another firm is solely or jointly responsible for a customer’s complaint, you may refer the complaint to that firm. However the following procedure must be followed;

- The referral must be made within a maximum of five working days from the date responsibility was established.
- The referral must be made in writing or by email.
- The customer must be informed of the referral and given details of the other firm’s contact details.
- For cases where joint responsibility applies, each firm is responsible for investigating the part of the complaint that is their responsibility and informing the customer of the outcome as soon as possible.
- When a firm receives a referred complaint it is to be treated as if it has been made directly to that firm.
- Standard complaint handling time limits will apply from the date of the referral
- A copy acknowledgement to the complainant should be provided to the firm who made the referral.