

Customer/Client Advice on Dissatisfaction Process

Our aim is to provide all of our clients with an excellent level of service. However we recognise that there may be an occasion when you do not feel satisfied with the service you have received from us. We take your dissatisfaction very seriously and with this in mind we have developed a Customer Dissatisfaction or Complaints process which lets you know how you can get in touch with us and how we will deal with your dissatisfaction or issue. [This will be issued with all policy paperwork]

Definitions

Third Party Service Provider

A third party service provider could be any of the following list, which is not exhaustive:

- An Insurer
- Loss Adjuster
- An approved Repairer/Contractor/Credit Broker

The Financial Conduct Authority (FCA) is appointed by the government to authorise and regulate the insurance and financial markets, including JN & E Capstick Insurance Consultants Limited.

Contacting JN & E Capstick Insurance Consultants Limited

Should you need to express your dissatisfaction with our service, please contact our Complaints Manager David Capstick using any of the following methods:

- In person – at either the Kirkby Stephen or Sedbergh office [through an Advisor if necessary]
- In writing – to JN & E Capstick Insurance Consultants Limited, Market Square, Kirkby Stephen CA17 4QT
- By telephone – 017683 72285
- By email – david@capstickinsurance.co.uk

Our Subsequent Action

We will endeavour to resolve your dissatisfaction immediately, or within three business days of receiving it when we will contact you to confirm its resolution.

However where this is not, for whatever reason, achievable we will initially investigate to assess your dissatisfaction or issue against the definitions of a complaint specified by the Financial Conduct Authority (FCA):

Any oral or written expression of dissatisfaction, whether justified or not, from or on behalf of a person about the provision of, or failure to provide a financial service or a redress determination which:

- ✓ Alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience.

AND

- ✓ Relates to an activity of that respondent, or of any other respondent with whom that respondent has some connection in marketing or providing financial services or products which comes under the jurisdiction of the Financial Ombudsman Service.

We will write to you in an “Acknowledgement Letter” within 5 working days of your initial communication to confirm the summary of your dissatisfaction and advise you of our decision and planned actions:

Dissatisfaction but not a complaint under the FCA definitions

We will carry out an internal investigation to conclude whether we can improve our customer service, staff training, insurance product or approach in any way,

Where appropriate we would pass your concern onto the third party service provider for further action and advise you of the details.

We will write to you within 4 working weeks to advise you of the outcome.

Dissatisfaction which is classified as a Complaint under the FCA definitions [and thus reportable to the FCA]

We will carry out a detailed investigation and report into your specific Complaint, where necessary passing the details onto the third party service provider concerned.

We will keep you informed of the progress of your complaint as our investigations proceed.

We aim to provide a final response to your complaint within eight weeks from receipt of your complaint.

If we cannot provide you with a final response within eight weeks from the date of receipt of your complaint, we will outline the reasons for the delay and provide you with an indication of when you can expect a response.

When investigating your complaint, we will take into account any financial losses or material inconvenience you have suffered. Our final response letter will set out the reasons for our decision and we will make it clear to you, as to whether we accept or reject your complaint.

If you are in any way dissatisfied with our final response, or if we have been unable to provide our final response to you within eight weeks of receiving your complaint, **you have the right to refer your complaint to the Financial Ombudsman Service (FOS) free of charge** if you are an eligible complainant:

- an individual consumer; a natural person acting for purposes which are outside your trade, business, craft or profession or
- a micro enterprise (an enterprise that employs fewer than fifty (50) people and whose annual turnover is less than £6.5 M and an annual balance sheet total that does not exceed £5M at the time the complainant refers the complaint or
- a charity which has an annual income of less than £6.5 M at the time the complainant refers the complaint; or
- a trustee of a trust which has a net asset value of less than £5 M at the time the complainant refers the complaint.
- a consumer who is a member of any business, charity or trust who is complaining as a beneficiary of a group policy.
- a guarantor in respect of an obligation or liability of a person which was a micro-enterprise or small business as at the date that the guarantee or security was given.

The Ombudsman might not be able to consider your complaint if:

- what you're complaining about happened more than **six years** ago, **and**
- you're complaining more than **three years** after you realised (or should have realised) that there was a problem.

If we think that your complaint was made outside of these time limits we will leave this matter for the Ombudsman to decide. If the Ombudsman agrees with us, they will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances.

If you do decide to refer your complaint to the Ombudsman you must do so within six months of the date of our final response letter. If you do not refer your complaint to the Ombudsman within six months of the date of our letter, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. Very limited circumstances include where the Ombudsman believes that the delay was as a result of exceptional circumstances.

The FOS offer an independent service for resolving disputes and you may contact the FOS by:

- Calling their consumer helpline on 0800 0 234 567 (free for people phoning from a "fixed line" (for example, a landline at home) or 0300 123 9 123 (free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02)
- Writing to them at Exchange Tower, London E14 9SR
- Emailing complaint.info@financial-ombudsman.org.uk
- FOS website: <http://www.fos.org.uk/>

We will include a copy of the Financial Ombudsman Service's leaflet 'Your Complaint and the Ombudsman' in all resolution (with the exception of those complaints resolved within three working days) and eight week response letters.