

Complaints Procedure – Consumer Guide

Hopefully all of your dealings with MFL Insurance Group limited will be positive experiences. However, sometimes things go wrong and if that happens, we operate a structured Complaints Procedure to ensure we get things back on track as quickly as possible.

This document is a summary of that procedure which is designed to ensure any complaints are dealt with in a professional manner, are handled fairly, effectively and promptly, and are resolved at the earliest possible opportunity.

Format of Complaints

You can make your complaint by any method such as telephone, e-mail or in person. In order to best manage the complaint, we find that putting down your complaint or concerns in a letter for the sake of clarity are always best.

What Will We Do Once We Have Received Your Complaint?

Upon receipt of a complaint, our Complaint Manager (who, where possible, is independent of the case) will investigate the complaint. Their contact details are as follows:

- Email: complaints@mflinsurance.com
- Phone: 0161 236 2532

You may contact them at any stage.

We will ensure to investigate your complaint fairly, promptly and consistently to determine whether the complaint should be upheld, and (if appropriate) determine the remedial action/redress. We will set out conclusions in a final response to you. All relevant factors will be taken into consideration.

Referring complaints to Third Party firms

If you complain to us but we are satisfied that the complaint really relates to another firm we will refer the matter on to that firm (so that they can consider your complaint). Should the complaint relate to us as well as another firm we will refer the matter to that firm and keep you informed of the investigation progress our end.

Our commitment to you...

1. We will endeavour to resolve your complaint as quickly as possible and will work within the following timescales:
 - **Three Business Days** – Once we receive your complaint, if we are able to resolve the matter by close of business on the third working day following its receipt, we will simply do so and advise you in writing with our Summary Resolution Communication.

- **Five Business Days**– If we are not able to resolve the matter as above, we will write to you within five business days acknowledging your complaint, confirming our understanding of the situation, and providing you with the name of the individual handling the complaint.
 - **Four Weeks**– If we haven't been able to resolve the complaint sooner, after four weeks we will send you either our Final Response letter (please see below) or a progress report explaining why we are not yet in a position to resolve the complaint.
 - **Eight Weeks**– If we still haven't been able to resolve the case before hand, at eight weeks we will send you either our Final Response letter (please see below) or an explanation why we are not yet in a position to resolve the complaint, giving the reason for the delay and indicating when we expect to be able to provide a final response.
2. We will ensure the person dealing with your complaint has the required skill, knowledge and authority to respond to your complaint. Our staff are fully trained and we operate a structured and robust complaints procedure to ensure all complaints are dealt with fairly.
 3. We will ensure the letters we send are clear and explain things properly. When we resolve a complaint you will either receive:
 - **Summary Resolution Communication**– Where we have been able to resolve a complaint within three business days, we will issue a Summary Resolution Communication explaining that we believe the complaint to be resolved. This will include details of how to escalate the case if you remain dissatisfied.
 - **Final Response Letter**– Once we have completed an investigation, we will issue our Final Response Letter to you. This will detail the complaint, explain our investigation, and confirm our findings. The Final Response letter will either 'Uphold' your complaint or 'Reject' your complaint and explain why. If there is any settlement or redress awarded, an explanation of how this was calculated will also be included.

We will give you access to the Financial Ombudsman Service which is a free service set up by Parliament to sort out individual complaints that consumers and financial businesses are not able to resolve themselves.

If, once we have issued a Summary Resolution Communication or Final Response Letter (or after 8 weeks if we have yet to issue a Summary Resolution or Final Response letter), you remain dissatisfied with the outcome of our investigations, you may have the right to approach the Financial Ombudsman Service within 6 months of the date of the 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.

Details of how to get in touch with The Financial Ombudsman Service will be issued with our Summary Resolution and Final Response letters along with a leaflet explaining how the service works. If you require more information, the Financial Ombudsman Service can be contacted as follows:

Address:

*Financial Ombudsman Service
Exchange Tower
London
E14 9SR*

Telephone: 0300 123 9123

Website: www.financial-ombudsman.org.uk

Your commitment to us...

In order to help resolve complaints as quickly and fairly as possible, we ask the following:

Tell us what happened – We need to understand the situation as clearly as possible so we may ask you to provide your side of the story or let us have documents and information which may help our investigation. These can be provided by post, email, verbally or through any other means that you prefer.

Help us find the right solution – It is in everyone's interests to get complaints settled amicably so if there is a particular outcome you believe would be suitable, tell us and we will assess if this is possible. We may not be able to resolve the case the way you would like but we can try. And if we can't, we will explain why it is not possible and offer an alternative solution.

Respond to us as soon as you can – Hopefully we won't need to come back to you too often but we may need further information or clarity on certain points. If we do need more information, we simply ask you to come back to us as soon as you can so that we can get things resolved quicker. If you can't come back straight away, that's fine too – just let us know.

Treat us with respect – Whilst it can be frustrating if something's gone wrong, our job is to

find out what happened and where appropriate, put things right. Our staff will do everything we can to help so we ask you give them the time to do their work and treat them with respect.