

## **Need to Complain? Clients Complaints Procedure.**

GM Insurance Brokers Ltd take complaints very seriously; as such any complaint will automatically be dealt with at the very highest level. If you have reason to complain, please telephone Gavin Mead in the first instance (Managing Director) on 01392 426799, who will discuss your complaint with you.

We adopt the following philosophy & principles in relation to complaints:

- We will always be fair and reasonable
- We will always consider the clients point of view
- We will be transparent and keep the client informed
- We will be courteous and polite at all times
- We will be professional and efficient
- We will be honest and if we have failed we will apologise
- We will be positive and genuinely try our utmost to resolve the matter
- We will learn from complaints and put procedures in place to limit the risk of any repeat

If you have spoken with Gavin Mead and he is not able to immediately find a solution to your complaint you may go through a more formal complaints procedure, which is in accordance with the regulations of the “Financial Conduct Authority” and is as follows.

In the first instance please send a written description of your complaint to:

Gavin Mead, GM Insurance Brokers Ltd, 52B Cowick Street, Exeter. EX4 1AP who will then:

- Log your complaint in our complaints register.
- Acknowledge receipt of your complaint in writing within 5 working days.
- Send you a “final response letter” detailing our findings and offering a solution within four weeks or alternatively send you a “holding letter” advising you how much longer we expect our investigations to take. Within 8 weeks, we will send you a final response or other response letter.
- If it is known that the complaint cannot be settled within 5 working days then we will advise this when acknowledging your written complaint.

Whilst Gavin Mead will almost certainly deal with your complaint, should he elect someone else to handle it he will ensure that they:

- Have not been directly involved in the circumstances that gave rise to the complaint
- Have sufficient authority to settle the complaint themselves or have ready access to someone who has.
- Provide you with their name and job title when sending your acknowledgement letter.

We will endeavour where appropriate to ensure that we telephone you to keep you informed of developments to assist in resolving this as promptly as possible.

If you are not satisfied with the outcome described in the final response letter, you may wish to refer our final response letter to the Financial Ombudsman Service.

We wish to point out that not all complaints will fall within the remit of the formal complaints procedure and may not be considered by the Financial Ombudsman Service, these are as follows:

- If legal action has already been taken
- The policy is a commercial policy and you have a turnover in excess of £1,000,000
- The complaint refers to the level of premium or decisions about which risks to cover
- If you reside outside of the UK.

A complaint will deem to be resolved once any of the following have occurred:

- You have provided a written acceptance of our proposed solution(s), or you have written to us offering a solution and we have accepted it.
- Where you have verbally accepted our proposed solution and we have written to you acknowledging your acceptance.

The address of the Financial Ombudsman Service is:

South Quay Plaza, 183 Marsh Wall, London. E14 9SR or you may contact them by email via their website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or telephone them on 0845 080 1800 (charged at local rate).