



CLEAR RISK
INSURANCE BROKERS

COMPLAINTS POLICY

CLEAR RISK INSURANCE BROKERS values are integrity and transparency in business and are committed to providing the best level of service and professionalism to its clients.

Clear Risk Insurance Brokers accept that there may be rare occasions when a client believes that this level has not been upheld, and if they wish to make a complaint the following procedure should be followed.

INITIAL COMPLAINT

In the first instance, a client should make a complaint orally or in writing, to their usual contact at Clear Risk Insurance Brokers – this will in most cases be the account executive who is dealing with the client's business.

A complaint resolved by Clear Risk Insurance Brokers by close of business on the next working day after its receipt:

- does not prejudice a client's right to make a further complaint of a similar nature if the problem recurs
- will not receive a written confirmation of the outcome unless specifically requested; and
- will not be added to the Complaints Log.

In the event that a complaint cannot be satisfactorily dealt with immediately, the client may be asked to put an oral complaint in writing.

When a complaint cannot be resolved by close of business the next working day, Clear Risk Insurance Brokers will promptly acknowledge the complaint in writing.

All Complaints should be referred to the Head of Compliance.

Through the duration of the Complaints Process, the complainant will be kept informed of the progress of the measures being taken to resolve the complaint.

The Head of Compliance will either handle the complaint personally or identify a suitable individual to carry it out on his behalf. If the Head of Compliance is conflicted in any way with the complaint, it will be referred to the Chief Executive Officer.



FINAL/OTHER RESPONSE

A final response must be sent to the complainant by the end of eight weeks after the initial receipt of the complaint. A letter must be sent to the complainant either:

- I. A 'final response', being a written response from Clear Risk Insurance Brokers which:
 - a. accepts the complaint and, where appropriate, offers redress or remedial action;
or
 - b. offers redress or remedial action without accepting the complaint; or
 - c. rejects the complaint and gives reasons for doing so;

and which:

 - d. encloses a copy of the Financial Ombudsman Service's standard explanatory leaflet; and
 - e. informs the complainant that if he remains dissatisfied with Clear Risk Insurance Brokers' response, he may now refer his complaint to the Financial Ombudsman Service and must do so within six months; or
- II. a written response which:
 - a. explains why it is not in a position to make a final response and indicates when it expects to be able to provide one;
 - b. informs the complainant that he may now refer the complaint to the Financial Ombudsman Service; and encloses a copy of the Financial Ombudsman Service standard explanatory leaflet.

The Complainant will be notified that the Financial Ombudsman Service (FOS) can be contacted at the following address:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

Telephone: 020 7964 1000
Facsimile: 020 7964 1001
e-mail: complaint.info@financial-ombudsman.org.uk

COMPLIANT FORWARDING RULES

If the Head of Compliance (or in his absence, the Chief Executive) concludes that Clear Risk Insurance Brokers have reasonable grounds to be satisfied that another respondent may be



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solely or jointly responsible for the matter alleged in a complaint, Clear Risk Insurance Brokers may forward the complaint, or the relevant part of it, in writing to the other party.

In so doing, the decision to forward the Complaint:

- a. Must be done promptly;
- b. Must be notified to the Complainant in a final response setting out why the complaint has been forwarded to another respondent (including the respondent's contact details).

Even if a complaint is forwarded to another party, but Clear Risk Insurance Brokers are partly responsible for the fault alleged in the complaint, Clear Risk Insurance Brokers must address that part of the complaint in line with this Procedure.

In the event a forwarded complaint is received from another party, that complaint will be treated as if had been received directly from the complainant.