

AssuredPartners London Limited Complaints Procedure

Our aim is always to provide our customers with a first class service, however we are aware that, occasionally, it is possible that we may fail to meet your expectations.

In the event that you need to make a complaint, you can do so by contacting:

Complaints, AssuredPartners London Limited, Centennium House,
100 Lower Thames Street, London, EC3R 6DL
Email: complaints@aplndn.com
Telephone: +44 (0) 20 7337 6800

Where a complaint arises we will, wherever possible, endeavour to resolve the matter by **no later than the close of business the third working day following receipt**. If this is not possible, to enable us to remedy the situation in an efficient manner, we have a documented, formal complaints procedure, details of which are shown below.

1. We will acknowledge your complaint promptly, to reassure you that we will be dealing with the issue as a matter of urgency, giving you the details of who will be handling the matter in our office and details of the service of the Financial Ombudsman Service (FOS) where this applies.
2. In the event that your complaint relates to activities or services provided by another party, we will advise you of this in writing giving the reasons for our decision and ensure that your complaint is promptly forwarded to the appropriate party.
3. Within two weeks of receipt of the complaint, other than where a complaint has been resolved within three working days following receipt, we will provide a written response which offers redress or remedial action or reject the complaint and give reasons for doing so.

The response will inform you that you can pursue your complaint by contacting Lloyd's. If you remain dissatisfied with the Lloyd's response you may refer to the FOS. Lloyd's will send you a FOS leaflet with further information at the appropriate time.

4. We will aim to make our final response as soon as is practicable and keep you reasonably informed as to progress. We anticipate that we will be able to provide a substantive response to most complaints within eight weeks.
5. By the end of eight weeks from receipt of your complaint, we will issue you with our final response, or issue a response that gives the reasons for the delay and indicates when we will be able to provide a final response.

When we provide our final response letter, we will endeavour to ensure that we have taken into consideration any financial losses, or material inconvenience you may have suffered. If we do not feel that your complaint is justified, we will advise you of the reasons for our decision and we will also advise how you may pursue the complaint if you remain dissatisfied.

6. If you are dissatisfied with our response, or the delay at this time, you will have a period of six months in which you can refer the matter to the FOS. The FOS provides consumers with a free, independent service for resolving disputes with financial firms.

Referral to Lloyd's

Complaints, Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Chatham, Kent, ME4 4RN
Email: complaints@lloyds.com
Telephone: +44 (0) 20 7327 5693
Fax: +44 (0) 20 7327 5225
www.lloyds.com/complaints

Referral to FOS

Financial Ombudsman Service, Exchange Tower, London, E14 9SR
Email: complaint.info@financial-ombudsman.org.uk
Telephone: 0800 0234 567 (landline)
Telephone: 0300 1239 123 (mobile)
www.financial-ombudsman.org.uk

If you appoint someone to act on your behalf

If you ask someone else to act on your behalf you should provide us with written authority to allow us to deal with them. If you employ a professional to represent you, you will need to meet their costs yourself.

International Complaints

For details of the handling of International Complaints and the respective timeframes please refer to the guidelines which can be found at www.lloyds.com/market-resources/complaints/complaints-handling/international-complaints-handling

European Online Dispute Resolution

If you are sold a product online within the European Union you may refer your complaint to the EU Online Dispute Resolution (ODR) platform. Upon receipt of your complaint the ODR will escalate your complaint to your local dispute resolution service. This process is free and conducted entirely online. You can access the ODR platform on www.ec.europa.eu/odr.