

We are committed to providing a high quality service at all times. We know that from time to time things will go wrong and if so, we need you to tell us about it. This will help us to improve our service and we are always open to feedback.

How to complain

Should you have any reasons whatsoever to be unhappy then please raise your concerns with the individual who has been dealing with the matter or their manager, or email UKRetailRC@acrisure.com.

If the matter is resolved within 3 business days, we will write to you to confirm this. If it cannot, we will seek to resolve the matter as quickly as possible and keep you informed of progress. If we cannot agree a solution between us, we will explain why. We will confirm our final response to any complaint within eight weeks of your complaint.

Complaints against insurers

If you have a complaint against your insurer, your policy documentation will set out the procedure that you should follow. However, we will assist you if required. If your policy is held through Lloyd's of London (for example Equity Red Star or Amlin Underwriting Ltd), you are also entitled to refer the matter to Lloyd's.

Lloyd's will then conduct a full investigation of your complaint and provide you with a written final response.

Lloyd's contact details are:

- **Post:** Complaints, Lloyd's, One Lime Street, London EC3M 7HA
- **Telephone:** 020 7327 5693
- **Email:** complaints@lloyds.com

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

The Financial Ombudsman Service

If you remain unhappy following our final response and are:

- a private individual, or
- an enterprise which: (a) employs fewer than 50 persons and (b) has a turnover of less than £6.5million or c) has an annual balance sheet of less than £5 million
- a charity which has an annual income of less than £6.5 million or
- a trustee of a trust which has a net asset value of less than £5 million

You may be entitled to refer your complaint to the Financial Ombudsman Service:

- **Post:** Financial Ombudsman Service, Exchange Tower, London E14 9SR
- **Telephone:** 0800 023 4567 or 0300 123 9 123
- **Email:** complaint.info@financial-ombudsman.org.uk
- **Website:** www.financial-ombudsman.org.uk

Commendations

We seek to provide the highest standards of service for our clients and it's good to know when we've done things right. If you are especially happy with our service or there are any members of our staff that you feel should be specially commended, please email info-uk@acrisure.com. We do record and monitor all commendations and if you think we've delivered an exceptional service, please tell your friends, family and business associates about us.