

## **OUR COMPLAINTS POLICY**

### ***What to expect***

Orwell Transport and Marine Underwriting (OTMU) is a trading name of CSInsurance Brokers Ltd is Authorised and regulated by the Financial Conduct Authority FRN 789792, and you can check this at [www.fca.org.uk](http://www.fca.org.uk)

We are committed to providing the highest standards of service to all of our customers. In respect to claims handling, our aim is for a fast, fair and supportive service, with the minimum of fuss.

Should a client be dissatisfied with any aspect of our performance, then staff should follow procedures set out below, so that we can address and resolve complaints as quickly and effectively as possible.

### ***What is a complaint?***

Please note that we apply the Financial Conduct Authority (FCA) definition of a complaint, which is defined in the FCA Handbook as; "any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service, which (1) alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience and (2) relates to an activity of that respondent, or of any other respondent with whom that respondent has some connection in marketing or providing financial services or products, which comes under the jurisdiction of the Financial Ombudsman Service."

### ***Who is an eligible complainant?***

The following list are those who are come under the Jurisdiction of the Financial Ombudsman Service and are therefore, classed as eligible complainants (considered high risk in the eyes of the FCA):

- A consumer – a person acting outside of their trade or profession.
- Micro-enterprise...turnover under €2million (when the complaint is made) & under 10 employees;
- Charity with annual income under £6.5 million when the complaint is made;;
- Trustee of a trust with net asset value under £5 million (when the complaint is made).
- A small business: an enterprise which:
  1. (a) is not a micro-enterprise
  2. (b) has an annual turnover of less than £6.5 million (or its equivalent in any other currency); and
    1. (i) employs fewer than 50 persons

2. (ii) has a balance sheet total of less than £5 million (or its equivalent in any other currency),

### ***How we deal with complainants***

In the event of a complaint relating to OTMU, a client should approach the Compliance Officer (Johnathan Happs [jh@csinsurance.london](mailto:jh@csinsurance.london))

In either circumstance the complaint will be logged immediately onto our Complaints Register. Once a complaint has been received, we will investigate the complaint competently, diligently, and impartially obtaining additional information as necessary. We will assess fairly, consistently and promptly the subject matter of the complaint, whether the complaint should be upheld and what remedial action or redress (or both) may be appropriate.

If we are unable to resolve the issue to your satisfaction by the end of the third business day following receipt, we will formally investigate the matter. You will receive an acknowledgement of the matter together with a copy of our complaints process promptly and certainly within 5 working days. We will then aim to investigate and provide a resolution as quickly as possible, informing you of a final response no later than 8 weeks.

If you are not happy with our response, or the position after a period of 8 weeks, you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS) for an independent assessment and opinion.

The FOS Consumer Helpline is on 0800 023 4567 (free for people phoning from a "fixed line" (for example, a landline at home) or 0300 123 9123 (free for mobile-phone users paying monthly charge for calls to No's starting 01 or 02). Alternatively, you can contact them at Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR. [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

A full copy of our complaints procedure is available on request.

### ***Financial Services Compensation Scheme (FSCS)***

If we are unable to meet our obligations, you may be entitled to compensation from the FSCS. If we have advised or arranged insurance for you this will be covered for 90% of a claim, without any upper limit, however, claims under compulsory insurance, professional indemnity insurance and certain claims for injury, sickness or infirmity of the policyholder are protected at 100%. Further information is available from the FSCS helpline on 0800 678 1100 or 020 7741 4100 and [www.fscs.org.uk](http://www.fscs.org.uk).

The FSCS is the UK's statutory fund of last resort for customers of authorised financial services firms. Compensation is usually payable if an authorised firm is unable or unlikely to pay claims usually because it has ceased trading or become insolvent.

### **Certain Underwriters at Lloyd's**

If your insurance is placed with Certain Underwriters at Lloyd's, then in the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to the Policyholder & Market Assistance team at Lloyd's. Their contact details are as follows::

**Address:** The Policyholder & Market Assistance Department, Lloyd's Market Services, One Lime Street, London, EC3M 7HA

**Tel:** +44 (0) 20 7327 5693

**Fax:** +44 (0) 20 7327 5225

**E-mail:** [complaints@lloyds.com](mailto: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](http://www.lloyds.com/complaints) and are also available from the above address.

### ***International Complaints***

As OTMU conducts business in various countries it has a complaint handling processes for International policyholders and where possible complaints will be handled in line with local regulations. Where no local regulations exist, complaints will be handled in line with UK principles and standards.

OTMU will assist policyholders who are eligible to refer their complaint to either the local 'External Dispute Resolution' (EDR) service in their country or the Financial Ombudsman Service in the UK.

For international policyholders there may be different definitions, timescales and processes depending on each territory and the local regulations in that territory.

Details of how complaints are handled in each country and eligibility for EDR are provided below.

<https://www.lloyds.com/resources-and-services/make-a-complaint/complaints-handling/international-complaints-handling>

<https://assets.lloyds.com/media>

### **UK Financial Ombudsman Service (FOS)**

Ultimately, should you remain dissatisfied with Lloyd's final response, you may, if eligible, refer your complaint to the Financial Ombudsman Service (FOS). The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services.

The FOS's contact details are as follows:

**Address:** Financial Ombudsman Service, Exchange Tower, London, E14 9SR

**Tel:** +44 (0)300 123 9 123 (charged at a national rate) or +44 (0)800 023 4 567 (free from landlines)

**E-mail:** [complaint.info@financialombudsman.org.uk](mailto:complaint.info@financialombudsman.org.uk)

**Website:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### **Alternative Dispute Resolution**

If you have taken a product out online with us and are unhappy with the product or the service you received, you can also use the European Commission's Online Dispute Resolution service to make a complaint. The purpose of this platform is to identify a suitable Alternative Dispute Resolution (ADR) provider and we expect that this will be the Financial Ombudsman Service. Please be aware that the Financial Ombudsman Service will only be able to consider your complaint after Aviva have had the opportunity to consider and resolve this.