

Customer Complaints Charter

This complaint charter only relates to General Insurance Activities carried out under regulation by the Financial Conduct Authority (FCA) for “eligible complainants”. Where a complaint is unrelated to this area we will endeavour to deal with the complaint in the same manner or redirect your complaint to a more appropriate body.

An “eligible” complainant as defined by the FCA ‘an enterprise which:

- (a) Employs fewer than 50 persons; and
- (b) Has a turnover below £6.5m or annual balance sheet that does not exceed £5m.

In this definition, “enterprise” means any *person* engaged in an economic activity, irrespective of legal form and includes, in particular, self employed *persons* and family businesses engaged in craft or other activities, and *partnerships* or associations regularly engaged in an economic activity.’

If as a complainant, you do not fall within this definition we will still endeavour to deal with your complaint in the same manner but you will not be entitled to seek redress through the Financial Ombudsman Service (FOS) in the event you remain unsatisfied.

You may make a complaint either orally or in writing to the contact details as shown on this letter.

SSR Ltd are committed to resolving your complaint as fairly & as quickly & efficiently as possible. We will comply with the following timescales as laid down by the FCA:

1. We will acknowledge your claim as soon as possible after receipt & in any event within 5 working days.
2. The acknowledgement letter will provide:
 - A summary of the complaint made
 - Name & job title of the complaint handler
 - Contact details of the complaint handler
 - When a full response can be expected (if we have not already responded in full)
 - The person who is handling your complaint will not be the person you may have made a complaint against.
3. The complaint handler will fully investigate the circumstances of your complaint
4. Our response will:
 - Analyse each element of your complaint in a logical sequence
 - Give a clear explanation of the events
 - State whether we accept or reject your claim, in whole or in part giving full reasons for doing so
 - Remedy the complaint as far as possible
 - Offer compensation, where appropriate, or other form of redress

- Advise you of your rights to approach the FOS within 6 months.
5. We will provide a final response to your complaint within 8 weeks, should you remain dissatisfied you have a right to pursue your complaint through the Financial Ombudsman Service (FOS) a copy of the FOS explanatory leaflet will be enclosed along with the response.

You may refer your complaint to the Financial Ombudsman Service (FOS) within 6 months if you remain unhappy with our final response.

The Financial Ombudsman Service (FOS)

The FOS is an independent organisation set up to help resolve individual disputes between consumers & financial firms authorised & regulated by the FCA. They settle disputes without taking sides. They can only consider a claim from an “eligible complainant” (as defined above) after 8 weeks have elapsed. Any claim must also be brought within 6 months of the final response to your complaint. Further information on the FOS are available on their website www.financial-ombudsman.org.uk or by phone on 0845 080 1800. The decisions of the FOS are binding on us, but you are not bound by it & free to take court proceedings should you wish.