



United Insurance Brokers Ltd

Complaints Procedure

June 2021



If you have a complaint about your (re)insurance product or the service you have received, please find guidance below.

United Insurance Brokers Limited ("UIBL") strives to ensure our clients receive the best possible service. If you are not satisfied with the level of service provided, we will make every effort to resolve this as soon as possible.

If your complaint is regarding UIBL or a service we have provided, we impartially and thoroughly investigate the circumstances and ensure we do everything we can to resolve your complaint fairly.

UIBL endeavour to learn from our mistakes, the root cause of complaints made against UIBL are internally reviewed to ensure lessons are learnt so that we continuously improve the service we provide to our clients.

If you consider that you have cause to complain, the following information will assist you:

- How to make a complaint
- Our complaints handling procedure
- What options are open to you if you are not satisfied with our response

How to make a complaint

If you wish to make a complaint, in the first instance please contact the person you normally deal with at UIBL, by either email or telephone. Alternatively, you can contact our Chief Executive Officer or Head of Risk and Compliance. The UIBL switchboard telephone number is: +44 (0) 20 7488 0551.

Our complaints handling procedure

1. Once we receive your complaint we will promptly investigate the circumstances.
2. If your complaint concerns the provision of (or failure to provide) a service by another firm authorised by the Financial Conduct Authority, such as an insurer, we will promptly refer your complaint in writing to the firm, providing you with the firm's full contact details and a copy of the referral letter.
3. Where you believe UIBL are partly responsible, we will investigate and handle your complaint in accordance with this procedure.
4. We aim to resolve your concerns, whenever possible, by close of business on the third working day after receipt of your complaint; in which case we will send what is known as a summary resolution, explaining the steps we have taken to review the circumstances and our evaluation.
5. We will endeavour to resolve your complaint at the earliest possible stage. If we believe the review of your complaint will take longer than 3 working days, we will send an acknowledgment detailing our understanding of the complaint, within 5 working days.
6. We will keep you regularly informed of our progress and the measures being taken to resolve your complaint. You are welcome to contact us at any time to check the status of our investigation. A final response will be issued to you in writing, no later than eight weeks after receipt of your complaint.

7. If, after eight weeks, you have not received a final response, setting out the resolution of your complaint, we will write to you explaining why we have been unable to conclude the investigation and the options available to you.
8. After you have received our summary resolution, final response or in the rare event that you are still waiting for a final response eight weeks from us receiving the complaint, you may refer your complaint to the Financial Ombudsman Service ("FOS") if you are either:
 - a private individual;
 - an enterprise that employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed €2 million at the time the complaint was made;
 - a charity which has an annual income of less than £6.5million at the time the complaint was made;
 - a trustee of a trust that has a net asset value of less than £5 million at the time the complaint was made;
 - a small business (not classed as a micro-enterprise) that has an annual turnover of less than £6.5 million (or its equivalent in any other currency); **and**,
 - i) employs fewer than 50 persons; **or**
 - ii) has a balance sheet total of less than £5million or equivalent;

A complaint may be brought on behalf of an "eligible complainant" or on behalf of a deceased person who would have been an "eligible complainant" by a person authorised by law.

We will advise you of the time limits for making a referral to the FOS and supply a copy of the FOS explanatory booklet with our final response. The FOS can be contacted by:

- Accessing their website:
<http://www.financial-ombudsman.org.uk/consumer/complaints.htm>
- Telephoning: +44 (0)300 123 9 123 or +44 20 7964 0500 if you are calling from outside of the United Kingdom.
- Sending an email to: complaint.info@financial-ombudsman.org.uk

We will provide whatever assistance we can to the FOS and abide with their final decision.

Your right as a client to take legal action remains unaffected by the existence or use of any complaints procedures referred to above. However, the FOS will not adjudicate on any cases where litigation has commenced.

This document is intended merely to highlight issues and not to be comprehensive, nor to provide legal or other advice. United Insurance Brokers Limited (UIBL) accepts no responsibility for loss which may arise from relying on information contained in this presentation.

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