KELLIHER INSURANCE GROUP LIMITED
COMPLAINTS POLICY AND PROCEDURE

COMPLAINTS POLICY

Kelliher Insurance Group Ltd ('KIG') aims to always treat all customers fairly, especially when they feel they have cause for complaint. We take each and every complaint seriously, whether made in writing or verbally, and it is immediately referred to our Group Compliance Manager, who is responsible for ensuring we thoroughly investigate each complaint.

HOW TO COMPLAIN

If a customer should have any complaint about a general insurance related matter or about our service generally, they should contact us via complaints@kelliherinsurance.co.uk. Alternatively, they can write to Kerry London at:

Kelliher Insurance Group Ltd
40 Lime Street, 5th Floor
London
England
EC3M 7AW

A complaint can be made at any time and by any reasonable means, although in writing is preferred, detailing the precise nature of the complaint so that there is minimal misunderstanding at the outset.

COMPLAINTS PROCEDURE

Once a complaint is received, it will be referred as soon as practicable to the Compliance Manager who will acknowledge receipt to the customer within three (3) business days.

If a complaint can be resolved within three (3) business days you will receive a *Summary Resolution Communication* instead of a *Complaint Acknowledgement*.

Investigation

The Group Compliance Manager (or a suitably qualified delegate) will conduct a thorough, impartial and timely investigation. This will include:

- reviewing all relevant documentation and records;
- considering any information provided by the customer; and
- engaging with relevant internal staff to third parties, where necessary.

We may contact the customer during the investigation to request further information or clarification to ensure a full understanding of the concerns raised.

Timeframes

We aim to resolve all complaints as quickly as possible, however we will certainly provide a *Final Response* within eight (8) weeks of receipt of the complaint. If for any reason we are unable to provide a *Final Response* within this period, we will write to the customer explaining the reasons for the delay and indicating when we expect to be able to provide our *Final Response*. This is in accordance with the Financial Conduct Authority ('FCA') DISP rules.

Our *Final Response* will clearly set out the findings and decision of the complaint investigation, whilst also providing an explanation of how the decision was reached. Where appropriate, we will outline any remedial action or redress being offered and inform the customer of their right to refer the complaint to the Financial Ombudsman Service ('FOS') if they remain dissatisfied.

FINANCIAL OMBUDSMAN SERVICE

If the customer is not satisfied with our *Final Response*, they may be entitled to refer their complaint to the FOS within six (6) months of the date of our *Final Response*. The contact details for the FOS are as follows:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

We will include a copy of the Financial Ombudsman Service's explanatory leaflet with our *Final Response*.

RECORD KEEPING

A record of all complaints received will be maintained in accordance with FCA requirements. This will include details of the complaint, actions taken to investigate and resolve the complaint, copies of all correspondence and communication, as well as the outcome and any redress provided.

Complaint records will be retained for a minimum period in line with applicable regulatory requirements.

COMPLAINTS REPORTING

We are required under FCA rules, to report complaints data to the Financial Conduct Authority on a periodic basis.