
Complaints Procedure

Howden Insurance Brokers Limited strives to do everything to ensure our clients receive the best possible service. If you are not satisfied with the level of service provided by us, we will endeavour to resolve this as soon as possible.

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

- How to make a complaint
- The procedures we are committed to follow in ensuring your complaint is dealt with promptly, fairly & effectively
- What options are open to you if you are not satisfied with our response

How to make a complaint

If you wish to complain, you may advise any member of our staff or contact us by:

- Writing to:
Howden Insurance Brokers Limited
Compliance
One Creechurch
London EC3A 5AF
United Kingdom
- Telephoning +44 (0)20 7623 3806
- E-mailing compliancehuk@hyperiongrp.com
- Fax +44 (0)20 7623 3807

Our complaints handling procedure

1. We aim to resolve your concerns, whenever possible, by close of business on the third working day. If this is not possible, we will promptly acknowledge your complaint in writing no later than five working days after receipt.
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. In these circumstances we will provide you with the full contact details for the firm and, if the other firm is solely responsible, our final response.
3. We will endeavour to resolve your complaint at the earliest possible stage. We will thoroughly investigate the matter and will usually send our final response to you in writing no later than eight weeks after receipt of your complaint.
4. We will keep you regularly informed of our progress and the measures being taken to resolve your complaint. If our response is not issued within four weeks of the date we received your complaint, we will issue a letter to you explaining why we have been unable to resolve your complaint and indicate when we will make further contact. You are welcome to contact us at any time to check the status of our investigation.
5. If, after eight weeks, you are still waiting for us to respond, we will write to you explaining why we have been unable to conclude your complaint and the options available to you.
6. If you are a Lloyd's policy holder and are dissatisfied with our handling of your complaint you may refer your complaint to the complaints team at Lloyd's. The address of the complaints team at Lloyd's is:

Complaints
Lloyd's
Fidentia House
Walter Burke Way
Chatham Maritime
Kent
ME4 4RN
Tel No: 0207 327 5693
Fax No: 0207 327 5225
Email: complaints@lloyds.com
Website: www.lloyds.com/complaints

Details of the Lloyd's complaints procedure are set out in the leaflet "Your Complaint – How We Can Help" available at the above web address. Submitting your complaint to the Lloyd's complaints team will not affect your right to use the Financial Ombudsman (FOS) as outlined below, if eligible, should you not be satisfied with Lloyd's response.

7. If you are either a private individual or an enterprise involved in economic activity that employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed €2 million, you may refer your complaint to the Financial Ombudsman Service (FOS), provided we have had an adequate opportunity to resolve your complaint first. 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 the website <http://www.financial-ombudsman.org.uk/consumer/complaints.htm>
- Telephoning 0300 123 9 123 or 0800 023 4567

8. Online Dispute Resolution

The European Commission has established an Online Dispute Resolution Platform (ODR Platform). It is specifically designed to help customers resident in the European Union (EU) who have a complaint about goods or services bought online from traders established in the EU. You can submit your complaint online through the ODR platform in any of the official languages of the EU. The ODR platform can then submit your complaint to the Financial Ombudsman Service to facilitate resolution of your complaint.

You may use the ODR service if you are resident in the EU and have a complaint about a product or service purchased from us online using the following link: <http://ec.europa.eu/odr>

As the ODR platform will ultimately re-direct your complaint to the Financial Ombudsman Service, you may prefer to contact us or the Financial Ombudsman Service directly in the first instance.

If using the ODR Platform you may find the following information helpful:

Our name: Howden

Our email: businessrisk@howdengroup.com

Our website address: www.howdengroup.co.uk

Our geographic address: One Creechurch Place, London EC3A 5AF, United Kingdom

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.