

## **MANCHESTER UNDERWRITING MANAGEMENT LIMITED**

### **COMPLAINTS HANDLING PROCEDURE - EXTERNAL**

We make every effort to deliver a high quality service to our customers. If you have a complaint about our service, or about a claim, we operate a swift and effective complaints handling procedure, as follows:

1. Your complaint can be made orally or in writing, and on your behalf by a third party.
2. If you wish to make a complaint you should contact Richard Webb at Manchester Underwriting Management Limited, Link House, St Mary's Way, Chesham, Buckinghamshire, HP5 1HR. Tel.: 01494 770700. Email: [Richard.webb@manchesterunderwriting.com](mailto:Richard.webb@manchesterunderwriting.com).
3. We will acknowledge your complaint within three business days and advise you of the person who will be dealing with the complaint and when you can expect to receive a detailed response. The person dealing with the complaint will be a senior member of staff who was not directly involved in the matter which is the subject of the complaint. They will have the authority and experience to address the complaint and explain the results of the investigation.
4. If your complaint should be more appropriately dealt with by another firm, we will ensure that it is referred to them as soon as practicable and certainly no later than three business days after our becoming satisfied that the other firm is or may be responsible for the substance of the complaint. We will make this referral to the other firm in writing and advise you by way of a final response that the referral has been made and include the other firm's contact details.
5. Your complaint will be thoroughly investigated and we will respond to it as soon as possible. We will provide a detailed response to your complaint in writing within twenty business days or, if it is not possible to respond within that time, we will inform you in writing within twenty business days why we have been unable to resolve the complaint within that time, why we need more time to do so and when you can expect to receive our final response.
6. We will write to you and explain why there is a further delay if we have not completed our investigation within eight weeks of the complaint being made. We will also confirm when we expect to issue our final response and advise you that you may be eligible to refer the complaint to the Financial Ombudsman Service (FOS), if you are dissatisfied with the delay. FOS contact details are:-

Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

Tel: 020 7964 1000

Fax: 020 7964 1001

E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

7. If your policy is insured wholly or partly by underwriters at Lloyd's and your complaint cannot be resolved within two weeks, or if you have not received a response within two weeks, you are entitled to refer the matter to Lloyd's. Lloyd's will then conduct a full investigation of your complaint and provide you with a written final response. Lloyd's contact details are:

Complaints, Lloyd's  
Fidentia House  
Walter Burke Way  
Chatham  
Maritime Chatham  
Kent  
ME4 4RN

Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)  
Telephone +44 (0) 20 7327 5693  
Fax +44 (0) 20 7327 5225  
[www.lloyds.com/complaints](http://www.lloyds.com/complaints)

8. 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.
9. If you remain dissatisfied after Lloyd's has considered your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service who will consider your complaint independently and free of charge.
10. Where you are eligible to refer your complaint to the Financial Ombudsman Service, you have the right to do so free of charge but you must do so within six months of the date of our final response. If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances, for example if it believes that the delay was as a result of exceptional circumstances.