

We aim to treat all of our clients fairly at all times. We take any complaint very seriously and welcome any feedback, whether positive or negative as it allows us to improve the service we provide.

A complaint is classed as any show of dissatisfaction. We accept a complaint by any means, whether post, email, verbally, in person or via social media such as Twitter or Facebook. They are all handled with the same level of care.

Any complaint, whether made in writing or verbally, is initially referred to a Manager in our Contact Centre. The Manager will work hard to resolve any dissatisfaction by the close of the next business day.

If we cannot resolve the complaint by the close of the third business day:

Any complaint that cannot be resolved by a Manager by the end of the third business day, or where the complainant is not happy with the resolution put forward, is immediately escalated to our Quality Assurance Team. The complaint is recorded for our own internal monitoring purposes and so that it can be reported to the appropriate regulator when necessary.

Our Quality Assurance Team works independently to the claims department, as such they are well positioned to impartially investigate a complaint. Each Quality Assurance Advisor has relevant experience and sufficient competence to investigate complaints. In cases where some form of resolution or redress is deemed reasonable following an investigation, they work closely with other departments within the company and the Client Services Director to authorise any action, and to ensure the decisions are fair and proportionate in the circumstances.

Any complaint that is escalated to the Quality Assurance Team is acknowledged in writing (either by post or email) by the second business day from when it is received. If the Quality Assurance Team is able to resolve the complaint before the close of the second business day, then the acknowledgement will also outline the result of our investigation, and will also give the complainant details of the escalation procedure to the Legal Ombudsman Service.

If our investigation is not complete by this time, our acknowledgement will confirm that we will:

1. Investigate the complaint and aim to respond within four weeks of receiving the complaint
2. Explain that, if we cannot complete the investigation within four weeks of receiving the complaint, we will write again giving the reason for the delay
3. Explain that on completion of our investigation we will inform the complainant of the outcome and the options available to him/her.

Once we have investigated the complaint:

Immediately on completion of our investigation, the member of the Quality Assurance Team will write to the complainant notifying them of the outcome, and the nature and terms of any settlement where applicable. When considering any compensation we will ensure we are fair, and the basis of any calculations will be explained.

Our response letter will advise that if the complainant is not satisfied with the outcome of our investigation, they may refer the matter to the Legal Ombudsman Service, and we will advise that any referral to them should be made within the six months following our letter, else the right of escalation may be lost.

Our letter will also include the name, address and telephone number of the Legal Ombudsman Service.

If we cannot resolve the complaint within four weeks:

We aim to be able to respond to any complaint within four weeks. If, for any reason, our investigation is not concluded within four weeks, the Quality Assurance Team member will write to the complainant again, informing them that our investigation is continuing, giving the reasons for the delay, and a time scale in which we expect to be able to contact the complainant with further information.

If we cannot resolve the complaint within eight weeks:

While we always aim to complete an investigation much sooner than four week or eight weeks, if for any reason our investigation is not complete within this period, the Quality Assurance Team member will write to the complainant again. We will explain the reasons for the further delay, and advise that if he or she is not satisfied with our progress they are entitled at that point to escalate the case to the Legal Ombudsman Service.

The letter would explain that any such escalation should be made within six months following our letter, or else the right of escalation to them may be lost. Our letter would also include the name, address and telephone number for the Legal Ombudsman Service.

The Legal Ombudsman contact details are:

Legal Ombudsman
PO Box 6806,
Wolverhampton,
WV1 9WJ
Telephone: 0300 555 0333 (9am to 5pm)

Email: cmc@legalombudsman.org.uk