



CUSTOMER COMPLAINTS PROCEDURE

We are committed to providing the best possible service to our customers at all times. This includes treating our customers fairly and making sure that we deal with any complaint by a customer promptly, objectively, effectively and courteously, and that the customer receives a fair outcome and if appropriate fair compensation.

If you have a complaint, please contact us with the details. Your complaint can be made by you or on your behalf:

- in writing addressed to East Kent Underwriting Limited, 2nd Floor Knightrider Chambers, 12 Knightrider Street, Maidstone, Kent ME15 6LP
- by telephone on +44 (0)1622 688487
- by email to central@e-k-u.co.uk

We will, wherever possible, try to resolve a complaint by close of business on the third business day after the day we receive it. In all other cases we will handle a complaint as quickly as possible and keep you informed of its progress.

We will, as far as possible, have one point of contact for a customer for their complaint.

What happens next?

We will acknowledge your complaint within five (5) business days and advise you of the person who will be dealing with your complaint and when you can expect to receive a detailed response. The person dealing with the complaint will be a 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.

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 five (5) 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.

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 four (4) weeks or, if it is not possible to respond within that time, we will inform you in writing within four (4) weeks 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.

We will write to you and explain why there is a further delay if we have not completed our investigation within eight (8) 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.

If your policy is insured wholly or partly by underwriters at Lloyd's and your complaint cannot be resolved within two (2) weeks, or if you have not received a response within two (2) weeks, you have the right 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
E: complaints@lloyds.com
T: +44 (0) 20 7327 5693
F: +44 (0) 20 7327 5225
www.lloyds.com/complaints

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

What happens if you remain dissatisfied with a final response?

If you remain dissatisfied after we, or Lloyd's, have 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.

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 (6) months of the date of the final response. If you do not refer your complaint in time, the Ombudsman will not have 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.

To be an eligible complainant for the purposes of the FOS you must be a customer or potential customer which, at the time the complaint is received, is one of the following:

1. A private individual; or
2. A commercial customer with a turnover of less than £6.5 million (or its equivalent in any other currency) and which either (a) employs fewer than 50 persons, or (b) has a balance sheet total of less than £5 million (or its equivalent in any other currency); or
3. A charity with an annual income of less than £6.5m; or
4. A trustee of a trust that had a net asset value of less than £5m.

FOS contact details are:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR
T: 0800 023 4 567
E: complaint.info@financial-ombudsman.org.uk

If you cannot settle your complaint with us and have no entitlement to refer it to the FOS, you can escalate the matter to our Chief Executive Officer or refer the matter to an Alternative Dispute Resolution scheme.

Complaints Analysis

We take all complaints seriously and regularly analyse any complaints received to identify root causes and any trends. We also review decisions made by the FOS against any decisions that we have made on similar cases. We use the resulting information to improve our services and the way that we handle future complaints through amended processes and staff training.