

Complaints Handling Protocol

How to make a complaint

You can notify us by telephone, face-to-face or in writing including fax and email (contact details are below). Please address your complaint, in the first instance, to the person you have been dealing with at:

*Chris Knott Insurance Consultants Limited
5th Floor
Cavendish House
Breeds Place
Hastings
East Sussex
TN34 3AA*

Tel: 0800 917 2274 or Fax: 01424 424079

Email: complaints@chrisknott.co.uk

Our commitment is to ensure a speedy, fair and efficient resolution of your complaint. However, if you are not satisfied with the outcome you may be able to refer your complaint to the Financial Ombudsman Service.

How we deal with your complaint

We will always respond calmly and courteously, and offer our apologies where warranted.

If we cannot reply in full straight away, we will acknowledge written complaints within 5 business days and will tell you the name of the person dealing with it and when it is expected to be resolved.

Wherever practical and in your interests we will arrange for any employee involved in the matter giving rise to the complaint not to be directly involved in its resolution.

We will then aim to fully resolve the matter as soon as we practically can, keeping you informed of progress and is all cases within eight weeks of the date you first raise the complaint.

In advising you of the outcome we will provide an explanation of our position clearly and in plain language. All final responses are signed off at manager or director level.

If we agree to pay any redress compensation we will do so promptly.

What you can do if you are not satisfied

If you remain dissatisfied, you may be entitled to refer your complaint to the Financial Ombudsman Service (FOS). With regard to businesses, the FOS can normally deal only with complaints from those with fewer than 10 staff and an annual turnover of less than €2 million. Charities having an annual income of less than £1 million are usually also eligible. Contact them at:

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Tel: 0800 023 4567 or Fax: 0207 964 1001

<http://www.financial-ombudsman.org.uk>

The Financial Ombudsman Service is an informal alternative to going to court. So you shouldn't need special expertise or the help of a solicitor or other adviser. The service is free and independent.

Notice to Lloyd's Policyholders

If your insurance is provided by Underwriters at Lloyd's you are entitled to refer the matter to the Complaints team at Lloyd's. Full details of Lloyd's complaints procedures are available at www.lloyds.com/complaints and the Complaints team's contact details are as follows:

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

Tel: 0207 327 5693 or Fax: 0207 327 5225

Email: complaints@lloyds.com

Should you refer the matter to Lloyd's this will not affect your right to refer the matter to the Financial Ombudsman Service following Lloyd's review.

More about the Financial Ombudsman Service (FOS)

The FOS was set up by law to help settle individual disputes between consumers and financial firms.

It is not a regulator, 'watchdog' or a trade body or a consumer champion. Its role is to settle disputes, without taking sides.

You must complain to us first, before the FOS can look at your case.

Although it resolves the majority of complaints within six months, some cases can take longer, depending on how complex they are.

You do not have to accept any decision the FOS makes - you are always free to go to court instead. But if you accept an ombudsman's decision, it is binding on both you and us.

You need to refer your complaint within six months of the date on our final response letter.

Other time limits may also apply if you leave it too long to complain after you know (or should have known) that there's a problem.