## **Complaints Process**

As part of our commitment to customer service excellence, we take complaints seriously. We hope you find our service exceeds your expectations, however we do realise that in any organisation situations can arise which are not satisfactory for all parties.

## Steps you can take to inform us of a complaint

Should you have any complaints ab out the service provided, please either write in the first instance, Sarah Malcomson, at the address shown below or email at <u>Compliance\_Hughjboswell@saffroninsurance.co.uk</u>.

2 High Street Haverhill Suffolk CB9 8AX

## Steps we will take to deal with your complaint

- We will acknowledge receipt of your complaint within 5 working days
- We will fully investigate the circumstances of your complaint and if after 4 weeks our investigations have not been concluded we will notify you in writing and indicate when we expect to contact you again
- We will aim to complete our investigation within 8 weeks but if for any reason our investigation is not concluded within this period, we will write to you again, informing you of the reasons for the delay. If you are not satisfied with out progress you may be entitled to refer the complaint to the Financial Ombudsman Service (FOS)

We will endeavour to act fairly and reasonably at all times and provide you with a professional service. If you cannot resolve your complaint with us, you may be entitled to refer it to the FOS to which we subscribe. The FOS Consumer Helpline is on 0300 1239 123 and their address is:

Financial Ombudsman Service Exchange Tower London E14 9SR

Their website is www.financial-ombudsman.org.uk

The FOS is available to Retail (private) Customers and, Commercial Customers which employ fewer than ten persons and whose annual turnover and/or annual balance sheet does not exceed €2 million.