

## **COMPLAINTS PROCEDURE**

A customer defines a complaint as an expression of dissatisfaction, whether justified or not. Complaints may come from a number of different forms – written or verbal.

*All complaints should be directed to:*

Complaints Manager

A.R. Brassington & Co Ltd

9 Blackrock Business Park

Blackrock

Co Dublin

### **Our Objectives:**

- 1) To respond to complaints in a courteous, timely and fair manner.
- 2) To endeavour to address the specific issues raised by our customers, and where appropriate, update our procedures to avoid re-occurrence of problems.
- 3) To endeavour to achieve a situation where our customer feels we have addressed the complaint.
- 4) Where customers remain dissatisfied with the outcome of our efforts to resolve their complaint, to ensure they are notified of their right to refer their grievance to the Financial Services Ombudsman or the Pensions Ombudsman.

### **Contact details:**

Financial Services Ombudsman (FSO)

Lincoln House

Lincoln Place

Dublin 2

Lo call 1890 88 20 90

Telephone +353 1 662 0899

Fax +353 1 662 0890

[enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie)

**All complaints will be dealt with as follows:**

- 1) The complaint can be received in written or verbal format. Where the complaint received is verbal, the complainant will have the opportunity to have the complaint treated as a written complaint.
- 2) Details of all oral complaints are recorded in writing.
- 3) The complaint is recorded and documented on the customer's file.
- 4) The complaint is acknowledged within 5 business days of receipt of the complaint. A copy is placed on the customer's file.
- 5) If related to Lloyd's - notify Lloyd's Complaints Team of all new complaints within 1 week of receipt using the international complaints template notification spreadsheet<sup>1</sup> and send it to [internationalcomplaints@lloyds.com](mailto:internationalcomplaints@lloyds.com)
- 6) The complainant shall receive a regular written update on the progress of the investigation at intervals of not greater than 20 business days, while the investigation of the complaint is on-going.
- 7) We will endeavour to investigate and resolve the complaint within 40 business days of receipt of the complaint. Where 40 business days have elapsed and the complaint is not resolved, the complainant will be informed of the anticipated timeframe within which we hope to resolve the complaint and the complainant's right to refer the matter to the Financial Services Ombudsman.
- 8) Within 5 business days of the completion of the investigation of a complaint, the firm will send the complainant a letter explaining clearly the outcome of the investigation and, if appropriate, explaining the terms of any offer of settlement which the firm is prepared to make in settlement of the complaint.
- 9) If related to Lloyd's – AmTrust at Lloyd's will submit a copy of the complaint and response must be sent to [internationalcomplaints@lloyds.com](mailto:internationalcomplaints@lloyds.com) within 2 business days after the response is sent to the policyholder.
- 10) Any subsequent or follow up queries will be dealt within 5 business days of receipt of the enquiry.
- 11) Where it has not proved possible to resolve the customer's complaint, and the complainant remains dissatisfied with the outcome and the firm believes it cannot make any further

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<sup>1</sup> <http://www.lloyds.com/the-market/operating-at-lloyds/regulation/complaints/complaints-handling/international-complaints-handling-pilot/ireland>

progress on the matter, the complainant will be advised of this and they are entitled to refer their complaint for consideration to the Financial Services Ombudsman.

- 12)** All correspondence in relation to customer complaints will be retained for a minimum period of 6 years from the date of the last correspondence about the matter.
- 13)** The firm will provide information about the subject matter of the complaint to the Financial Services Ombudsman, if requested to do so when a complaint has been referred to the Ombudsman by a customer.
- 14)** The complaint log/register will be retained permanently and will be available for inspection by the Financial Services Ombudsman and the Central Bank of Ireland.
- 15)** Lloyd's managing agents to confirm on a quarterly basis that they have notified Lloyd's of all complaints received by them.

A copy of the firm's complaints procedure is incorporated in the Terms of Business document given to all clients.