**Bannard Insurance Brokers Ltd Complaints Procedure**  **Complaints procedure**

**Bannard Insurance Brokers** will do its best to provide you with a high level of service and Customer care every time. However, sometimes things can go wrong and we may fail to meet your expectations. Our internal Complaints procedures allow us to deal with Complaints fairly, effectively and promptly. If you think we have let you down, please tell us why.

# What you need to do if you have a Complaint

You should raise your Complaint with us by telephone, email, letter, and fax or in person to:

Bannard Insurance Brokers Ltd

Simon Bannard

Complaints Department

10 Fox Cover

Chinnor

Oxfordshire

OX39 4TH

07588 964448

# How we will handle your Complaint

We will endeavour to resolve your Complaint as quickly as possible. If we are unable to resolve your Complaint by close of business on the third business day after receipt, the Complaints team at **TEn Insurance Services Ltd will**:

* Acknowledge your Complaint promptly and in writing
* Work with us to investigate your Complaint
* Advise you of the person dealing with your Complaint and how you can contact them
* Provide a final response to your Complaint within 8 weeks of receipt

# If a resolution cannot be reached

If you are dissatisfied with the Final Response, you have the right to refer your complaint to the Financial Ombudsman Service, free of charge but you must do so within six months.

If you do not refer your complaint in time, the Ombudsman will not have the permission of **TEn Insurance Services Ltd** to consider your complaint, and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

Contact details are as follows

Address: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR Tel: 0800 023 4567

Email: [Complaint.info@financial-ombudsman.org.uk](mailto:Complaint.info@financial-ombudsman.org.uk)

Further information is available on the Financial Ombudsman Service website [www.financial-](http://www.financial-ombudsman.org.uk/) [ombudsman.org.uk](http://www.financial-ombudsman.org.uk/)