

J.L. MORRIS [Insurance Brokers] Ltd.

COMPLAINTS HANDLING PROCEDURE

DEFINITION

In its simplest terms, a complaint is an expression of dissatisfaction with someone or something.

The complaint could be in writing, made face-to-face or made over the telephone and may be to do with the standard of the product or service, relative to the Client's expectations, or may relate to an action or inaction.

The complaint may therefore involve :

- J L Morris as a whole.
- One or more of its staff.
- The Insurer used to provide the cover.

In any and all of the above examples, the complaint must be acted on as a matter of urgency.

REPORTING

Where a complaint is made in writing, it should be passed immediately on receipt to either David or Hugh Morris for actioning.

Where the complaint is made verbally, telephone or face-to-face, full details should be taken of the Client and their complaint and passed to David or Hugh Morris for actioning. Should David or Hugh be available at the time the complaint is received they themselves will capture these details.

On receipt of a verbal complaint, the Client must be advised that an official acknowledgement will be sent within 48 hours which will provide :

- The company's understanding of the complaint.
- Details of who at the company will be dealing with the complaint.
- A copy of the company's Complaint Handling procedure.
- Details of how to refer to the Financial Ombudsman's Service [FOS], including the FOS's own leaflet, should the Client be dissatisfied with the response or answer received **.
- Details of the action being taken.

In the case of a written complaint, the acknowledgement will be sent within 48 hours of receipt.

This must be completed even if the complaint concerns the Insurer used and not the company themselves.

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RECORDING

David or Hugh Morris will be responsible for investigating the complaint and for providing a detailed final response / resolution to the Client within 8 weeks of receipt – this can be extended should the investigation need further time but the Client must be advised if this is going to be the case.

The complaint will be categorised for Financial Conduct Authority [FCA] reporting purposes as relating to one of the following :

- Advising, Selling and Arranging.
- Terms and Disputed Sums / Charges.
- General Administration / Customer Service.
- Arrears Related
- Other

An internal Complaints Log will be maintained as a spreadsheet detailing the following :

- Client Details
- Complaint Details
- Complaint Handler
- Date Received
- Action Taken
- FOS Involvement [if any]
- Date Final Response issued
- Compensation [if any]
- Third Party Complaint [Insurer].

FINAL RESPONSE

As mentioned previously, the company must respond to the Client within 8 weeks of receipt of the complaint.

Should they be dissatisfied with the response, the Client then has six months in which to pass their complaint to the FOS for further investigation or action ******.

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MONITORING and ANALYSIS

The company takes all complaints extremely seriously and as such will monitor the nature of the complaint very closely to ensure it does not happen again.

This may involve discussions with and training of staff, discussions with Insurers or revisions of documentation used.

Full details of all complaints are advised to the FCA every six months via the RMAR [Retail Mediation Activities Report].

All J L Morris staff have been trained in this procedure and will be retrained / refreshed annually.

This procedure can be found on the J.L. Morris website and forms part of its Terms of Business.

****FOS ACCEPTANCE CRITERIA**

The Financial Ombudsman Service deem the following as eligible for referral :

- Private Individual
- Small and Medium Enterprises ("SMEs"):
 - with an annual turnover of less than **£6.5 million** (the previous limit was €2 million); and
 - either:
 - Fewer than **50** employees (previous limit was 10); or
 - Less than **£5 million** balance sheet.
- Individual guarantors/providers of security for SMEs.
- Charities with an annual income of less than **£6.5 million** (previous limit was £1 million).
- Trustees of trusts with a net asset value of less than **£5 million** (previous limit was £1 million).
- Potential Client within one of the above categories.