





Customer Complaints Procedure

Our aim is to provide all our clients with an excellent level of service. However, we recognise that there may be an occasion when you do not feel satisfied with the service you have received from us. We take complaints very seriously and we have developed a Customer Complaints Procedure which lets you know how you can get in touch with us and how we will deal with your complaint or issue.

Should you need to make a complaint, please contact our Customer Services Department using any of the following methods:

-  In person – Sky House 28 Station Close, Potters Bar, Herts, EN6 1TL
-  In writing – Sky House, 28 Station Close, Potters Bar, Herts, EN6 1TL
-  By telephone – 03448800962
-  By email – quotes@ramasis.co.uk

We will endeavour to resolve your complaint immediately or within three business days of receiving your complaint and we will write to you confirming resolution.

However, if this is not achievable, you can be assured that we will deal with your complaint promptly and fairly, in line with our formal complaint handling procedures listed below:

- We will write to you within five working days to acknowledge your complaint and provide details of who is handling your complaint.
- We will keep you informed of the progress of your complaint as our investigations proceed.
- We aim to provide a final response to your complaint within eight weeks from receipt of your complaint.
- If we cannot provide you with a final response within eight weeks from the date of receipt of your complaint, we will outline the reasons for the delay and provide you with an indication of when you can expect a response.
- When investigating your complaint, we will take into account any financial losses or material inconvenience you may have suffered. Our final response letter will set out the reasons for our decision and we will make it clear to you, as to whether we accept or reject your complaint.
- If your complaint concerns the provision of (or failure to provide) a service by another firm authorised by the Financial Conduct Authority, such as an insurer, we will promptly refer your complaint in writing to the firm. In these circumstances we will provide you with the full contact details for the firm.
- If you are in any way dissatisfied with our final response, or if we have been unable to provide our final response to you within eight weeks of receiving your complaint, you have the right to refer your complaint to the Financial Ombudsman Service (FOS) free of charge if you are:
 - an individual consumer;
 - a natural person acting for purposes which are outside his trade, business, craft or profession;
 - small enterprises and businesses (SMEs) with an annual turnover of less than £6.5 million; and (i) employs fewer than 50 people or (ii) has a balance sheet total of less than £5 million;
 - a charity which has an annual income of less than £6.5 million at the time the complainant refers the complaint;

- a trustee of a trust which has a net asset value of less than £5 million at the time the complainant refers the complaint;
- a consumer who is a member of any business, charity or trust who is complaining as a beneficiary of a group policy.

If you do decide to refer your complaint to the Ombudsman you must do so within six months of the date of our final response letter. If you do not refer your complaint to the Ombudsman within six months of the date of our letter, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. Very limited circumstances include where the Ombudsman believes that the delay was as a result of exceptional circumstances.

The FOS offer an independent service for resolving disputes and you may contact the FOS by:

- Calling their consumer helpline on 0800 0 234 567
- Writing to them at Exchange Tower, London E14 9SR
- Emailing complaint.info@financial-ombudsman.org.uk
- FOS website: <http://www.fos.org.uk/>

We will include a copy of the Financial Ombudsman Service's leaflet 'Your Complaint and the Ombudsman' in all resolution (with exception of those complaints resolved within three working days) and eight-week response letters.

Lloyd's of London Policyholders

If you are a Lloyd's customer, you can also complaint to Lloyds if you wish. Lloyd's will investigate the matter and provide a final response. Lloyd's contact details are as follows:

Complaints

Lloyd's

One Lime Street

London EC3M 7HA

Email: complaints@lloyds.com

Telephone: +44 (0)20 7327 5693

Fax; +44 (0)20 7327 5225

Website: www.lloyds.com/complaints

Ultimately, should you remain dissatisfied with Lloyd's final response, you may, if eligible, refer your complaint to the Ombudsman.