

COMPLAINT HANDLING GUIDE

Although we aim to provide you with the highest standards of service, there may be occasions when our service does not meet your expectations. This guide is intended to communicate the process we will follow should you feel the need to complain. Our procedures have been designed to meet the requirements of the Financial Conduct Authority (FCA) and the Financial Ombudsman Service (FOS).

Making a Complaint

Your complaint is important to us and should be made in the first instance to your usual Marsh contact.

Alternatively you can address your complaint to:

Complaints Department	Email: UKComplaints@marsh.com
Marsh Ltd	Telephone: 020 7357 1000
Tower Place	
London	
EC3R 5BU	

Complaint Process

We will aim to resolve your complaint on the spot or if this is not possible within three business days of receipt. If you are satisfied, we will send you a response confirming the resolution.

If we have reasonable grounds to be satisfied that another firm may be solely or jointly responsible for the allegation(s) made, we will promptly forward the complaint, or the relevant part of it, to that firm. We will write to you to confirm our actions and provide contact details of the firm concerned.

If we're unable to resolve your complaint, we will send you an acknowledgement within five business days of receiving your complaint.

Your complaint will be investigated by somebody who is competent and as far as is possible by an individual who is unconnected to the subject of your complaint. Your complaint will be investigated diligently and will be assessed fairly, consistently and promptly.

We will undertake a thorough investigation of your complaint, which may take time. However, in the event that we have been unable to conclude our enquiries within a four week period, we will contact you with the reason why. If we're unable to resolve your complaint within an eight week period, we will write to you and let you know, where possible, when we expect to be in a position to issue our Final Response Letter.

If you are eligible, we will also provide you with details of your right to refer the matter to the Financial Ombudsman Service.

Resolving your complaint

When we have finalised our investigation into your complaint, we will issue our Final Response Letter.

Our final response will be:

- fair, clear and not misleading;
- provide details of our investigation and decision; and
- if relevant, include any offer of remedial action or the appropriate level of redress (or both).

If you are unhappy with our resolution to your complaint, you may be eligible to refer your complaint to Lloyd's of London and/or the Financial Ombudsman Service.

Lloyd's of London Policyholders

If you are a Lloyd's of London policyholder, you may if you wish, refer your complaint to Lloyd's. Lloyd's will investigate the matter and provide a final response. Lloyd's contact details are as follows:

Complaints
Fidentia House
Walter Burke Way
Chatham Maritime
Chatham
Kent
ME4 4RN

Email: complaints@lloyds.com
Telephone: +44 (0)20 7327 5693

Website: www.lloyds.com/complaints

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

Financial Ombudsman Service

You may be eligible to refer a complaint to the Ombudsman if:

- you are a private policyholder; or
- a natural person acting for purposes which are outside his trade, business, craft or profession; or
- a micro enterprise (an enterprise that employs fewer than ten people and whose annual turnover and/or annual balance sheet total does not exceed EURO 2 million); or
- a charity which has an annual income of less than £6.5 million at the time the complainant refers the complaint; or
- a trustee of a trust which has a net asset value of less than £5 million at the time the complainant refers the complaint; or
- (in relation to consumer buy-to-let business) a buy-to-let consumer; or
- a small business (has an annual turnover of less than £6.5 million and; employs fewer than 50 people or has a balance sheet of less than £5 million) at the time the complainant refers the complaint; or
- a guarantor.

Please note that if you wish to refer your complaint to the Ombudsman, this must be done within 6 months of the date of our Final Response letter, or you may lose that right. Details of this right and an explanatory leaflet will be provided with your final response letter.

Further information can be found on the Ombudsman's website and within their leaflet 'Want to take your complaint further?' The address of the Ombudsman is:

The Financial Ombudsman Service (FOS)
Exchange Tower
London
E14 9SR

Tel: 0800 023 4 567
Email: complaint.info@financial-ombudsman.org.uk
FOS Website: <http://www.fos.org.uk/>