

## COMPLAINTS

It is our intention to give you the best possible service, however sometimes things can go wrong. If you feel that we have not delivered the standard of service you would expect or you are dissatisfied in any other way, please let us know. We value your feedback and will do our best to resolve things for you.

If you wish to make a complaint you can do so at any time by referring your complaint to us.

If you wish to contact us to make a complaint you can do so by:

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| Writing to us: | Stubben Edge Markets Limited<br>Seventh Floor<br>77 Cornhill<br>London<br>EC3V 3QQ                   |
| Calling:       | +44 (0) 207 846 1378. Office hours are Monday – Friday 9am until 5.30pm<br>(excluding Bank Holidays) |
| Emailing:      | Complaints@stubbenedge.com   |

Please include details of your policy, and particularly your policy number, contact details and as much information as possible to help us deal with your complaint.

If your complaint is about your insurance policy or the handling of a claim you will find the complaints procedure in your policy wording. Alternatively, you can forward the complaint to us and we will forward the complaint to the insurer or claims handler for you.

### Timescales

- Where we receive a complaint, we will attempt to resolve the matter no later than the third working day following receipt of the complaint.
- If we are unable to meet this deadline, we will acknowledge your complaint promptly and confirm who in our office will be handling your complaint.
- If your complaint relates to activities or services provided by another party, we will promptly forward your complaint to the third party and advise you of this in writing within five working days, giving you the reasons for our decision.
- We aim to issue a final response to you as soon as possible and keep you informed as to the progress. We anticipate that we will provide you with a response within eight weeks. If this is not possible, we will issue you with a response that gives the reasons for the delay and indicate when we will be able to provide a final response.
- When we issue our final response letter, we will take into consideration any financial losses, or material inconvenience you may have suffered. If we do not feel that your complaint is justified, we will advise you of the reasons for our decision and we will also advise how you may pursue the complaint if you remain dissatisfied.

### Underwriters at Lloyd's

If your policy is provided by Underwriters at Lloyds, Lloyds operates a two-stage complaint process for UK complaints.

Details of Lloyd's complaints procedures are set out in a leaflet "How we will handle your complaint" available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and is also available from the address below.

Lloyd's contact details are:  
Complaints  
Lloyd's  
Fidentia House

Walter Burke Way,  
Chatham Maritime,  
Chatham, Kent  
ME4 4RN  
Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)  
Telephone: +44 (0)20 7327 5693  
Fax: +44 (0)20 7327 5225  
Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

### **The Financial Ombudsman Service**

If you are dissatisfied with the response received in relation to your complaint, or we have not provided you with a final response within 8 weeks, you may, if you are eligible, refer your complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services.

The Financial Ombudsman contact details are:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Telephone: 0800 0234 567 / 0300 123 9 123 (landline) (mobile)  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)