Complaints Procedure

C&C Insurance Brokers pride ourselves on always to providing our customers with a first-class service; however we appreciate that sometimes things go wrong and it is possible that we may fail to meet your expectations from time to time. If this happens we'd love the opportunity to put things right.

Should you ever need to make a complaint, in the first instance, you can contact us by any of the below options:

Complaints Department

C&C Insurance Brokers Ltd

Bridge House

80/82 Compstall Road

Romiley

Stockport

Cheshire

SK6 4DE

Telephone: 0161 406 4800

Email: ComplianceTeam@CC-Insure.co.uk

Where a complaint arises, we will endeavour to resolve the matter by no later than the close of business the third working day following receipt. Sometimes this may not be possible as we strive to investigate all complaints as thoroughly as possible. If your complaint cannot be resolved with 3 working days, to enable us to remedy the situation in a speedy and efficient manner, we have a documented, formal complaints procedure, details of which are below:

1) We will acknowledge your complaint promptly, to reassure you that we will be dealing with the issue as a matter of urgency, giving you the details of who will be handling the matter in our office, and details of the service of the Financial Ombudsman Service, where this applies.

2) In the event that your complaint relates to activities or services provided by another party, for example your insurer or finance provider, we will advise you of this in writing giving the reasons for our decision. We'll also ensure that your complaint is promptly forwarded to the appropriate party, in writing.

3) We will aim to make our final response to you as soon as possible and with 8 weeks of receipt of your complaint. If we're unable to make a final response in writing within 8 weeks, we will write to you explaining why and provide a timeline in which we expect to have matters resolved.

4) If you remain dissatisfied with our response or any further delay at this time, you will have a period of Six months from the final response date in which you can refer the matter to the Financial Ombudsman Service, whose details are shown at the end of this document.

When we provide our final response letter, we will endeavour to ensure that we have taken into consideration any financial losses or material inconvenience you may have suffered. If we feel that we cannot uphold your complaint, 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.

The Financial Ombudsman Service provides consumers with a free, independent service for resolving disputes with financial firms.

The Financial Ombudsman Service is available for complainants who satisfy the following criteria and must be made by (or on behalf of):-

- A consumer (private individual)
- A Micro-enterprise (A business that employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed €2 million)
- Other small businesses (with an annual turnover of below £6.5m, and less than 50 employees or with an annual balance sheet total of below £5 million
- A charity with an annual income of less than £6.5 million
- Trustees of a trust which has a net asset value of under £5 million
- A guarantor

Full explanations of the above eligibility criteria can be found in the FCA handbook – section 2.7.

The FOS Consumer Helpline is on 0800 023 4567 (free for people phoning from a "fixed line" (for example, a landline at home) or 0300 123 9 123 (calls to this number cost no more than calls to 01 and 02 numbers) and their address is:

Financial Ombudsman Service

Exchange Tower

Harbour Exchange Square

London

E14 9SR

Alternatively there is on online complaint facility via their website:

https://www.financial-ombudsman.org.uk/contact-us/complain-online

Or you can email them at: complaint.info@financial-ombudsman.org.uk