

COMPLAINTS PROCEDURE

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 want to learn and put things right.

If you wish to make a complaint you can do so, free of charge, at any time by referring all matters excluding claims complaints to us, or you can contact our Principal firm, Stubben Edge and Partners Limited.

Claims complaints should be forwarded to the claims handler, details of which can be located in the policy wording.

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

Writing to: Robin Ward AXENT Insurance Brokers Limited 19 Eggington Drive Penkridge Stafford St19 5SY Calling: 0

01902 375559

Email:

info@axentbrokers.com

Or if you prefer, you can contact our Principal Firm by:

Writing to:

Stubben Edge and Partners Limited 77 Cornhill London EC3V 3QQ Calling:

+44 (0) 207 846 1378

Email:

complaints@stubbenedge.com

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

Where we receive a complaint we will attempt to resolve the matter no later than the third working day following receipt. If this is not possible, we have a documented formal complaints procedure, details of which are below.

- We will acknowledge your complaint promptly, to reassure you that we will be dealing with the issue as a matter of urgency and confirm who in our office will be handling your complaint.
- If your complaint relates to activities or services provided by another party, for example claims, we will promptly forward your complaint to them and advise you of this in writing promptly 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.

If your complaint relates to the policy we may need to forward your complaint to the insurer, where this happens we will advise you in accordance with the process above.

The Financial Ombudsman Service

If you remain dissatisfied with the response from any of the above, 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 (landline) / 0300 123 9 123 (mobile)

Website: www.financial-ombudsman.org.uk

Email: complaint.info@financial-ombudsman.org.uk