

How Small Business Direct handles complaints

Small Business Direct is a trading name of Trade Direct Insurance Services Ltd.

We aim to treat our customers fairly at all times, especially when they feel they have cause for complaint. We take any complaint very seriously.

Any complaint, whether made in writing or verbally, is immediately referred to our Complaints Officer, who is responsible for ensuring we thoroughly investigate any complaints. We also record any complaint we receive.

How to Complain

If you should have any complaint about a general insurance related matter or about our service generally, please make your complaint to Imogen Coggan by ringing: 02082251052 or E-mail; imogencoggan@kelliherinsurance.co.uk Alternatively you can write to her at Trade Direct Insurance Services Ltd. Trade Direct House, Ockford Road, Godalming, Surrey. GU7 1RH.

You may make your complaint at any time and by any reasonable means (for example by letter, telephone, fax, e-mail or in person) although we would prefer you to contact us in writing, detailing the precise nature of your complaint, so that there can be no misunderstanding.

As soon as a complaint is received:

All written complaints will be acknowledged by our Complaints Officer in writing within five business days of receipt.

All verbal complaints will also be acknowledged by our Complaints Officer in writing within five business days of receipt. This acknowledgement letter will also contain our understanding of the complaint and will ask the complainant to confirm in writing that he/she agrees with our understanding of the matter.

If the complaint can be resolved within five business days our acknowledgement letter will also outline the result of our investigation.

If our investigation is not resolved within five business days, our acknowledgement letter will confirm that we will:

- a) Investigate the complaint and aim to respond within four weeks of receiving the complaint
- b) Explain that, if we cannot complete the investigation within four weeks of receiving the complaint, we will write again giving the reason for the delay
- c) Explain that on completion of our investigation we will inform the complainant of the outcome and the options available to him/her.

If the complaint is about another party, such as an insurer with whom we have placed business, we will refer details of the complaint to the third party and confirm this course of action to the complainant in writing.

After we have investigated the complaint:

Immediately on completion of our investigation our Complaints Officer will write to the complainant notifying him/her of the outcome of our investigation, and the nature and terms of any settlement (if applicable). Any compensation we offer will be fair and the basis of the calculation will be explained.

Our letter will also advise that if the complainant is not satisfied with the outcome he/she may refer the matter to the Financial Ombudsman Service and will point out that such a referral should be made within the next six months or he/she may lose that right.

Our letter will include the name, address and telephone number of the Ombudsman and a leaflet which explains the Ombudsman arrangements.

If we cannot resolve the complaint within four weeks:

If, for any reason, our investigation is not concluded within four weeks, our Complaints Officer will write to the complainant again informing him/her that our investigation is continuing, giving the reasons for the delay and a date by which our Complaints Officer expects to be able to contact the complainant again.

If we cannot resolve the complaint within eight weeks:

While we would always aim to complete an investigation within eight weeks, if, for any reason, our investigation is not concluded within this period, our Complaints Officer will write to the complainant again. We will inform him/her of the reasons for the further delay and advise that if he/she is not satisfied with our progress he/she may refer the complaint to the Financial Ombudsman Service.

This letter will also point out that such a referral should be made within the next six months or the complainant may lose that right. Our letter will include the name, address and telephone number of the Ombudsman and a leaflet which explains the Ombudsman arrangements.

Financial Ombudsman Service

After our final response has been issued or, after eight weeks if we have not been able to settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service for an independent assessment and opinion.

The FOS Consumer Helpline is on 0800 023 4567 and their address is: Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR. Website: <http://www.financial-ombudsman.org.uk/>

EU On-Line Dispute Resolution Platform

The European Commission also provides an on-line dispute resolution (ODR) platform that allows consumers to submit their complaint through a central site, which will forward the complaint to the right Alternative Dispute Resolution (ADR) scheme. The ADR scheme for Trade Direct Insurance Services Ltd is the Financial Ombudsman Service, which can be contacted directly using the contact details above. For more information about ODR please visit <http://ec.europa.eu/odr>.