



# Midland Insurance Consultants

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E-mail: [info@midlandinsurance.co.uk](mailto:info@midlandinsurance.co.uk)

## Midland Insurance Consultants – Complaint Handling Procedure

We pride ourselves on the services we provide to our clients and we hope that you do not have cause to complain. In the unlikely event that you are not satisfied about something we have or haven't done, we have a set procedure to follow.

If you make a complaint we will try to resolve it to your satisfaction by the close of business on the third working day after you first contacted us. In these cases we will write to you by email confirming that you had raised a complaint and that we now consider the matter resolved. However, if we can't resolve your complaint within this timeframe we will follow the following process:

1. We will write to you within five working days of receiving your complaint. We will either provide a full response, or send you an acknowledgement letter, which will tell you who is dealing with your complaint, provide their contact details and give the expected timescales for achieving a resolution.
2. In the event that your complaint relates to activities or services provided by another party, we will advise you of this in writing giving the reasons for our decision and ensure that your complaint is promptly forwarded to the appropriate party.
3. We will investigate your complaint fully and once this is completed we will contact you with our findings. We will also provide our final response in writing. If your complaint is particularly complex, we may need to spend longer investigating it. In these cases, we will keep you updated on our progress.
4. In all cases we will respond to your complaint within eight weeks, in line with the deadline set by the Financial Conduct Authority.

## The Financial Ombudsman Service

We try to resolve all complaints internally. However, if you remain unhappy with our response, or if we have not resolved it after eight weeks you may have the right to refer your complaint to the Financial Ombudsman Service. If you want the Financial Ombudsman Service to look into your complaint, you should refer it to them within six months of the date of our final response to you.

You can contact FOS using the various methods below and we have provided a brief guide to their service <http://www.financial-ombudsman.org.uk/publications/consumer-leaflet.htm> and a link to their website [here](#).

### By phone

Monday to Friday – 8am to 8pm and Saturday – 9am to 1pm

0800 023 4 567 (calls to this number are now free on mobile phones and landlines)

0300 123 9 123 (calls to this number cost no more than calls to 01 and 02 numbers)

or from abroad on +44 20 7964 0500

### By post

The Financial Ombudsman Service

Exchange Tower

London

E14 9SR