



Lifestyle Insurance Brokers Limited - Complaints Procedure

It is the intention of Lifestyle Insurance Brokers Limited to ensure any expression of dissatisfaction, from an eligible complainant, whether written or oral is handled fairly, effectively and promptly and resolved at the earliest opportunity.

At Lifestyle Insurance Brokers Limited it is always our intention to provide a first class service. However we appreciate things do go wrong.

Our complaints procedure is designed to provide for:

- Receiving complaints by either letter, telephone or e-mail.
- Responding to complaints.
- The appropriate investigation of complaints.
- Notifying complainants of their right to go to the Financial Ombudsman Service where relevant.

1) Complaints are dealt with in writing by Ian Knuckey, Director, Lifestyle Insurance Brokers Limited, Meridian House, Pepper Road, Stockport, SK7 5BW or by e-mail to IanKnuckey@lifestyleinsurancebroker.co.uk or by telephone on 0161 4392315.

2) On receipt of your complaint, we may be able to resolve your complaint immediately, in which case we will confirm what we have done to resolve the situation.

3) If we are unable to resolve the situation immediately we will issue you with an acknowledgment letter within 5 working days. You can therefore be rest assured that we are investigating the circumstances of your complaint and will contact you on the progress we are making.

4) We will aim to send out a response within 4 weeks of the original complaint. If it is taking longer than this we will contact you to let you know when you can expect an answer.

5) In the majority of cases our response should resolve your complaint. However in some cases you may remain dissatisfied if we have been unable to reach a solution that you find satisfactory. Therefore at this stage please contact us again to review our decision, giving us any further information that is relevant to your complaint. We will then review your comments and consider whether our decision should be changed. We will respond to you with our final response within 8 weeks of your original complaint.

6) On receipt of this final response letter, or if 8 weeks have elapsed since the date we received your complaint, you can ask the Financial Ombudsman Service (FOS) to review your case.

In writing The Financial Ombudsman Service
 183 Marsh Wall
 South Quay Plaza
 London
 E14 9SR

By Telephone 0845 0801800 or 0207 9640500

By E-mail complaint.info@financial-ombudsman.org.uk

Lifestyle Insurance Brokers Ltd is covered by the FOS, a free service to consumers for the impartial resolution of complaints. If your complaint is reviewed by the FOS, we are bound by their decision, if you accept it.



Following our Internal Complaints Procedure and seeking a review from the FOS does not affect your right to take legal action.