

Angel Underwriting Limited
Complaints Handling Procedure

We are committed to providing the highest quality of service to our customers. If you feel that we have fallen short of doing so and you wish to make a complaint, you may do so as follows:

- A. If the complaint concerns an insurance policy issued by us, it should be referred to the relevant insurer, in accordance with the complaints procedures set out in the relevant policy.
- B. If the complaint concerns services provided by us that are separate from an insurance policy issued by us, it should be referred to our designated Claims Officer as follows:

Mark Shreeve
Chief Executive
Angel Underwriting Limited
Little Tey Road
Feering
Colchester CO5 9RS

Tel: 01206 215500

Fax: 01206 215501

E-Mail: mws@angelunderwriting.com

A complaint includes any expression of dissatisfaction from or on behalf of a customer, whether oral or written, and whether justified or not. Our procedures for handling complaints referred under B. above are as follows:

1. We will acknowledge in writing the receipt of any complaint within ten working days of such receipt. If the complaint is oral, we will include a statement of our understanding of the complaint in our acknowledgement.
2. We will, within eight weeks of our acknowledgement of the complaint:
 - (a) investigate the complaint competently, diligently and impartially;
 - (b) assess fairly, consistently and promptly:
 - (i) the subject matter of the complaint;
 - (ii) whether the complaint should be upheld;
 - (iii) what remedial action or redress (or both) may be appropriate;
 - (iv) if appropriate, whether we have reasonable grounds to be satisfied that another respondent may be solely or jointly responsible for the matter alleged in the complaint;taking into account all relevant factors;

- (c) offer redress or remedial action where we believe this is appropriate;
 - (d) explain to you promptly and, in a way that is fair, clear and not misleading, our assessment of the complaint, our decision on it, and any offer of remedial action or redress; and
 - (e) comply promptly with any offer of remedial action or redress accepted by you.
3. We will consider the complaint to be closed:
- (a) where we have received confirmation from you that you are satisfied with our findings in respect of it and / or with any resolution made;
 - (b) where no such confirmation has been received, eight weeks after our latest communication with you in respect of the complaint.
4. We will keep records of each complaint received for a period of three years from the date the complaint was received.
5. If we do not resolve a complaint to your satisfaction, you may be able to refer it to the Financial Ombudsman Service, if you are an “eligible complainant”. The Financial Services Authority’s definition of an eligible complainant currently includes:
- (a) a private individual;
 - (2) a business, which has a group annual turnover of less than £1 million at the time you refer the complaint to us;
 - (3) a charity which has an annual income of less than £1 million at the time you refer the complaint to us; or
 - (4) a trustee of a trust which has a net asset value of less than £1 million at the time you refer the complaint to us.

The contact details of the Financial Ombudsman Service are as follows:

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

Tel: 0845 080 1800

Fax: 0207 964 1001

E-Mail: enquiries@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk