
COMPLAINTS PROCEDURE



LARK

CUSTOMER COMPLAINTS PROCEDURE

Our Commitment To You

It is always our intention to provide you with the highest quality service. However, we appreciate that occasionally things can go wrong and, when they do, there are four things that matter:

1. You know who to complain to.
2. You know how your complaint will be dealt with.
3. You feel confident that we will take your complaint seriously.
4. Where appropriate, we will put things right quickly.

Who To Complain To

Please address your complaint, and any subsequent queries you may have in connection with the complaint, to the Compliance Director:

John Lunn
Group Compliance Director
Lark (Group) Limited
Century House
North Station Road
Colchester
CO1 1RE

tel: 020 7543 2870

e-mail: john.lunn@larkinsurance.co.uk

How Your Complaint Will Be Dealt With

1. You will receive a prompt acknowledgement of your complaint letting you know who will be dealing with this. At this stage we may need to ask you for further information.
2. Your complaint will be investigated promptly, and if there is a delay in providing you with our response we will advise you of this, and indicate when we will be in further contact. If we are unable to give you our decision within eight weeks (2 weeks if your policy is insured in the Lloyd's market), we will write to you again advising the reasons for the delay and when we expect to be able to provide this to you.
3. Our investigation of your complaint will take the form of gathering information from the relevant people and reviewing documentation which we hold, and will be carried out by a person who has not been directly involved in the matter giving rise to your complaint. Your complaint will be investigated thoroughly and fairly.
4. In assessing your complaint we will consider this in light of similarities with other complaints we may have received, and relevant guidance published by; the FCA, other relevant regulators,

and the Financial Ombudsman Service or former schemes.

5. On completion of our investigation into your complaint, we will write to you and provide you with a clear explanation of our findings and offering a fair and appropriate settlement, or taking appropriate action, if your complaint is upheld.
6. Where we have reasonable grounds to be satisfied that another respondent may be solely or jointly responsible for the matter alleged in a complaint, we will promptly forward the complaint, or the relevant part of it, in writing to that other respondent, and inform you why the complaint has been forwarded, and of the other respondent's contact details.
7. If we are unable to provide you with a decision within eight weeks and you are not satisfied with the reasons for the delay or you are unhappy with the final outcome of our investigation, you may be entitled to refer your complaint to the Financial Ombudsman Service, which is an independent resolution scheme. If this is the case we will confirm this in our letter to you and you will be given the full name, address and telephone number of the Financial Ombudsman Service and a leaflet entitled "Your complaint and the ombudsman".

The website address for the Financial Ombudsman Service is www.financial-ombudsman.org.uk

8. If your policy is insured in the Lloyd's market, you are entitled to refer your complaint to Lloyd's who will conduct a full investigation and provide you with a written final response, if you are not satisfied with our response or if you have not heard from us within 2 weeks. You should contact;

Complaints
Lloyd's
Fidentia House
Walter Burke Way
Chatham
Maritime Chatham
Kent
ME4 4RN

e-mail: complaints@lloyds.com

tel: +44 (0) 20 7327 5693

fax: +44 (0) 20 7327 5225

www.lloyds.com/complaints

9. If you are not happy with the response you get from Lloyd's, you may be entitled to refer the matter to the FOS. Lloyd's will send you a FOS leaflet with further information at the appropriate time.