

INPERIO



Complaints Procedure

September 2018

Introduction

A complaint is an opportunity. An opportunity to improve our business, an opportunity to identify where we are going wrong and, most importantly, an opportunity to put things right for our customers where appropriate.

As an organisation we strive to provide a first class service, but sometimes we don't get it right and fail to match our own high standards. This is natural for any company – nobody can get it right all of the time. However, what sets us apart from other organisations is how we react when we get it wrong.

This is why complaints are at the heart of our business. It is why we take them seriously and endeavour to deal with complaints effectively and efficiently.

A complaint is one of the most important communications we receive – it provides us with an insight into how we operate and how we are perceived by the outside world. It tells us where we are going wrong and identifies flaws in our systems and services; how we can improve and, ultimately, how we can offer a better service to our customers. This is why complaints must be encouraged and treated with the respect, care and attention they deserve.

This policy details how we deal with complaints. Please take the time to read it carefully and speak to either your manager or me if you have any questions.

Managing Director
Simon Lovat

Complaints

Inperio Limited (“Inperio”) is committed to providing an excellent service to all our customers, but occasionally things can go wrong.

We take all complaints seriously and endeavour to resolve all grievances promptly. So please let us know when you feel we have made a mistake or done something you find unsatisfactory. You will help us improve our service further.

How to Complain

The first step is to contact your insurance broker. If your concern is about their service, or the way the policy was sold to you, they will respond to your complaint.

Otherwise you may contact us directly. Please note you will be asked for your policy or claims number and contact details; so it would be great if you could have that to hand.

Our contact details are

Inperio Limited
150 Minorities
London
EC3N 1LS
Tel: 0203 176 5640
Email: info@inperio.co.uk

Complaints Time Scale

We endeavour to resolve your complaint within 3 working days and will send you a letter summarising how we have resolved your complaint within 5 business days of your complaint.

If your complaint needs further investigation, we will send you an acknowledgement letter within 5 business days and give you the name of the person you should contact. We will have made a decision on your complaint within 8 weeks.

If, after making a complaint, you feel that the matter has not been resolved to your satisfaction, or we have not resolved your complaint within 40 business days, you may be able to complain to the Financial Ombudsman Service if you fall within these categories:

- A consumer
- A micro-enterprise which employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed €2 million
- A charity which has an annual income of less than £1 million at the time the complaint is made
- A trustee of a trust which has a net asset value of less than £1 million at the time the complaint is made
- A person acting for purposes which are outside that person’s trade, business or profession.

Taking your complaint elsewhere

If you are not satisfied with the response to your complaint that you receive from us, or have not received a response within eight (8) weeks, you may be entitled to complain to the **UK Financial Ombudsman Service**

The Financial Ombudsman Details are:

Address: The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Website: www.financial-ombudsman.org.uk

Telephone: +44 (0) 8000 234567 or +44 (0) 300 123 9123