

Customer Guide to the Hepburns Complaints Handling Procedure

This leaflet explains how to tell us about a problem and what to do if we can't resolve it for you.

Whilst we work hard to ensure that that you receive an excellent level of service it is possible that you may be unhappy about how a particular situation has been handled by us. Most things can be sorted out by speaking to us. The sooner you tell us, the sooner we can do something about it. A phone call will usually be enough to put matters right, but if you are still unhappy, you may request us to progress your complaint through our **Internal Complaints Procedure**. You will be put in touch with the person who will be able to look into your concerns and they will do their best to address the problem to your satisfaction.

If you prefer you may tell us about your problem by letter, fax or email. Please write '**Complaint**' at the top of your letter and write to the Managing Director at the address shown below, giving full details of your complaint including the names of the people you have dealt with and how you would like to see the matter resolved. To allow us to give you the most help, please provide us with as much information as possible.

Hepburns Insurance Services Limited
Normandie House
Rue a Chiens
St. Sampson's
Guernsey
GY2 4AE

Fax 01481 257852
Email gsy@hepburnsinsurance.com

Your complaint will be acknowledged in writing and a review will be carried out under our **Internal Complaints Procedure**. You will be told what we are going to do and how long it is likely to take. A final response letter will be provided to you within eight weeks of your original complaint date.

If you are not satisfied with this final response, the outcome of the complaint or any proposed action on our part you may be entitled to refer your complaint to the Financial Ombudsman Service (FOS).

This service has been set up to resolve disputes between customers and financial firms and you can access the FOS at www.financial-ombudsman.org.uk

You have the right to refer your complaint to the FOS free of charge but you must do so within six months of the date of this final response letter. If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.