

# Borland Insurance Ltd - Customer Complaints Procedure

Our aim is to provide all our clients with an excellent level of service. However, we recognise that there may be an occasion, when you do not feel satisfied with the service you have received from us. We take complaints very seriously and with this in mind, we have developed a Customer Complaints Procedure which lets you know how you can get in touch with us and how we will deal with your complaint or issue.

Should you need to make a complaint, please contact our Complaints Manager Fiona Reid using any of the following methods:

In person or in writing – Borland Insurance Ltd, 15 Hill Street, Edinburgh, EH2 3JP

By telephone – 0131 221 6730

By email – [fiona.reid@borlandinsurance.co.uk](mailto:fiona.reid@borlandinsurance.co.uk)

We will endeavour to resolve your complaint immediately or within three business days of receiving your complaint and we will write to you confirming resolution.

However, if this is not achievable, you can be assured that we will deal with your complaint promptly and fairly, in line with our formal complaint handling procedures listed below:

- We will write to you within five working days to acknowledge your complaint and provide details of who is handling your complaint
- We will keep you informed of the progress of your complaint as our investigations proceed
- We aim to provide a final response to your complaint within eight weeks from receipt of your complaint
- If we cannot provide you with a final response within eight weeks from the date of receipt of your complaint, we will outline the reasons for the delay and provide you with an indication of when you can expect a response
- When investigating your complaint, we will take into account any financial losses or material inconvenience you have suffered. Our final response letter will set out the reasons for our decision and we will make it clear to you, as to whether we accept or reject your complaint.
- If you are in any way dissatisfied with our final response, or if we have been unable to provide our final response to you within eight weeks of receiving your complaint, **you have the right to refer your complaint to the Financial Ombudsman Service (FOS) free of charge** if you are:
  - an individual consumer; a person acting for purposes which are outside your trade, business, craft or profession or
  - a micro enterprise or small business (that employs fewer than fifty (50) people and whose annual turnover is less than £6.5 million and annual balance sheet total does not exceed £5 million) at the time the complainant refers the complaint; or
  - a charity which has an annual income of less than £6.5 million at the time the complainant refers the complaint; or
  - a trustee of a trust which has a net asset value of less than £5 million at the time the complainant refers the complaint.
  - a consumer who is a member of any business, charity or trust who is complaining as a beneficiary of a group policy
  - A guarantor in respect of an obligation or liability of a person which was a micro-enterprise or small business as at the date that the guarantee or security was given.

The Ombudsman might not be able to consider your complaint if:

- what you're complaining about happened more than **six years** ago, **and**
- you're complaining more than **three years** after you realised (or should have realised) that there was a problem.

If we think that your complaint was made outside of these time limits, we will leave this matter for the Ombudsman to decide. If the Ombudsman agrees with us, they will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances.

**If you do decide to refer your complaint to the Ombudsman, you must do so within six months of the date of our final response letter.** If you do not refer your complaint to the Ombudsman within six months of the date of our letter, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. Very limited circumstances include where the Ombudsman believes that the delay was as a result of exceptional circumstances.

The FOS offer an independent service for resolving disputes and you may contact the FOS by:

- Calling their consumer helpline on 0800 0234 567 (free on mobile phones and landlines) or 0300 123 9123 (cost no more than calls to numbers starting 01 or 02)
- Writing to them at Exchange Tower, London E14 9SR
- Emailing [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)
- FOS website: <http://www.fos.org.uk/>

We will include a copy of the Financial Ombudsman Service's leaflet 'Your Complaint and the Ombudsman' in all resolution (with exception of those complaints resolved within three working days) and eight week response letters.