

INTRODUCTION

We hope that you do not find the need to formalise a complaint and our expectation would be that we have already found a mutually successful resolution to your concerns. That said however, it is important that we have a formal procedure in place to give you the opportunity to formally express your dissatisfaction.

Please be assured of our commitment. Our company philosophies include:-

- a goal of not only total customer satisfaction, but also personal recommendation,
- recognising the fact that things can go wrong,
- understanding the necessity to mirror, as far as we can, regulatory or statutory requirements, of others surrounding complaints,
- a speedy investigation,
- providing fully visibility of the process,
- delivering a prompt proposal.

As a general undertaking any complaints not resolved within 48hours is logged and handled to a conclusion by a Director within the parameters of this procedure.

ABOUT

The objective of this Charter is to explain the process for dealing with: -

- The dissatisfaction of service,
- The suffering of a loss of confidence in the service provided,
- The unreasonable inconvenience caused by us.
- We are committed to giving our Customers a quality service and shall handle complaints promptly, courteously and objectively in a professional manner.

SCOPE

A complaint (hereinafter the 'Complaint') made by the person making the complaint (hereinafter the 'Complainant') is defined as: -

'Any expression of dissatisfaction, whether verbally or in writing, justified or not, involving a situation where the Complainant alleges any: -

- Dissatisfaction,
- Financial loss,
- Material distress,
- Material inconvenience,

with **HOME AND DRY**, one or more of our employees or our appointed agents and where the issue is unable to be mutually resolved within a period of 48 hours'.

THE PROCESS

In the event of a Complaint, we are committed to the following process, to ensure that it is handled fairly and consistently with full visibility. Within two working days:

A Complainant will be contacted verbally (followed within a reasonable period by written confirmation) and clarity reached on:

- The scope of the complaints procedure
- Agreement on the nature of the Complaint
- The specific reference number allocated
- The name of the Complaint handler and their contact details
- Confirmation of all of the Complainant's contact details

B If appropriate, the Complaint will also be acknowledged to the insurer, underwriter, broker, loss adjuster or other commissioning party covering:

- Name and address of the Complainant
- Reference number
- Address of property affected
- Nature of the Complaint
- Contact details of all relevant parties.

We shall seek completion of our complaints Form A, which we shall draft from our verbal contact to seek to ensure we focus on the issues and this will be provided to you or upon request. We shall produce Form B which will detail the proposals.

UNDERTAKINGS

If any of the following actions are not completed within the stated timescale, we will write to the Complainant explaining why and the resultant expected course of action

An investigation will be carried out within 10 working days of receipt of the Complaint recorded.

If the Complaint is substantiated, a proposal for its resolution will be provided to the Complainant within 15 working days of receipt of the Complaint.

Once the method of resolution has been agreed and accepted in writing (where necessary) we will take the necessary remedial action through to completion within 10 working days.

Where reasonably possible, the agreed settlement/resolution actions will be completed within 10 working of receipt of acceptance in writing by the Complainant.

ESCALATION

If the outcome of the Complaint is in any way unsatisfactory to you then this should be taken up with our Director, Mr Neil Foster using this document as guidance.

If for whatever reason the situation is still not resolved, you should refer to your insurance representative, association or, if necessary, your legal advisor. Your statutory rights remain unaffected.