

COMPLAINTS PROCEDURE



At Darwin Clayton our goal is to satisfy our customers every time but we realise that sometimes things can go wrong and we welcome complaints as an opportunity to improve.

We aim to deal with our customer's complaint efficiently and with empathy. We work in accordance with the BIBA disputes, resolutions and complaints guidance, and this process is managed by our Compliance Officer. This forms part of our overall approach to Treating our Customers Fairly.

We will record and analyse your comments to make sure we continually improve the services we offer.

How to make a complaint.

- If you wish to complain about the service we have provided, or failed to provide (including information or documentation we have issued to you) please contact any member of our staff or contact us by:-

Writing to: The Compliance Officer, Darwin Clayton (UK) Ltd.,
20 Mount Ephraim Road, Tunbridge Wells, Kent TN1 1ED

Telephone: 01892 511144 (between 9.00am & 5.00pm, Monday to Friday)

Fax: 01892 511455

Email: info@dcuk.co.uk

Our Complaints Handling Procedure.

- We aim to resolve your concerns, wherever possible, by close of business within 3 working days. If this is not possible, we will acknowledge your complaint in writing no later than 5 working days after receipt.
- If your complaint concerns the provision of, or failure to provide a service by another firm, such as a loss adjuster or insurer, we will promptly pass on your complaint in writing to the firm concerned. In these instances, we will provide you with the full contact details of the other firm, and if the other firm is solely responsible, will issue our final response.
- We will notify you of the person managing your complaint
- We will endeavour to resolve your complaint as soon as we possibly can and issue a written response to you within 28 days.
- If it is not possible for any reason to respond within 28 days, we will write to you to explain why we have not been able to settle the matter quickly. We will also let you know when we will contact you again.
- If you are not happy with our final decision you may be able to pass your complaint to The Financial Ombudsman Service (FOS). The FOS is an independent organisation and will review your case.

- A copy of the FOS explanatory booklet will be provided to you with our final response letter where applicable.

Their address is:-

The Financial Ombudsman Service
Exchange House
London
E14 9SR

Telephone: 0800 023 4 567 (calls free on mobiles and landlines)

0300 123 9 123 (calls to this number cost no more than calls to 01 & 02 numbers)

+44 20 7964 0500 (if calling from abroad)

Facsimile: 020 7964 1001 (main Fax)

Website: www.financial-ombudsman.org.uk

The ombudsman's service is available to personal policyholders. Their service is also open to charities, trustees and small businesses which income or assets within defined limits. You can get more information from us or the ombudsman.

The FOS will not usually handle any case which has already been considered by a court (or where court proceedings are pending).

Darwin Clayton (UK) Limited.

Is directly Authorised and Regulated by the Financial Conduct Authority.
Firm Reference Number 303990.

This can be verified using the following link: www.fsa.gov.uk/register/firmRefSearch.do