



PROFESSIONAL
INSURANCE AGENTS LTD

Head Office
Lion Works
Sidley Road, Eastbourne
East Sussex, BN22 7HB
Tel: +44 (0) 1323 648 000

Complaints Policy and Procedure

1. Introduction

Professional Insurance Agents Ltd also t/as Business Insurance 247 ('we'/'our') is dedicated to providing exceptionally high levels of service and endeavours to work in an open and responsible manner, helping to build the trust and respect of all of our clients ('you'/'your'). Although we do not generally receive many complaints, we do strive to remain open minded and positively act on your feedback to help improve our services and where necessary, put mistakes right.

2. Definitions

You, as a policy holder and our client, have the right to make a complaint to us if you are unhappy or dissatisfied with the service provided to you.

Although currently there is a reported mix of interpretation on the definition of a 'complaint' in the insurance industry, we would classify the FCA's definition (shown below) as a 'formal' complaint:

"any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service or a redress determination, which:

- a. alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience; and
- b. relates to an activity of that respondent, or of any other respondent with whom that respondent has some connection in marketing or providing financial services or products, which comes under the jurisdiction of the Financial Ombudsman Service."

On the other hand, we do recognize that the majority of your concerns may be raised informally and therefore can be resolved quickly. We define 'informal complaints' as those where your agreement to the outcome is received within three days, bringing the matter to a close in its entirety.

3. Our commitment to you

Although we hope that you never feel dissatisfied with our service enough to make a complaint, we are committed to treating all complaints seriously. As an FCA regulated company, we are duty bound to follow certain rules to ensure that your complaint is suitably dealt with and recorded:

1. We will investigate your complaint competently, diligently and impartially, obtaining additional information as necessary
2. We will assess your complaint fairly, consistently and promptly
3. We will conduct our communication with you in a clear and prompt manner
4. If necessary, we will offer and comply with remedial action and/or redress
5. All complaints made are discussed by the board and recorded on our internal complaints register



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4. What you need to do to make a complaint

If you are unhappy with the service being provided, or dissatisfied with the insurance product that you have purchased, please inform us via one of the following methods:

Via Post: Professional Insurance Agents Ltd also t/as Business Insurance 247, Lion Works, Sidley Road, Eastbourne, BN22 7HB

Via Email: info@professionalinsuranceagents.co.uk

Verbally: +44 (0)1323 648000

5. The complaints process

Regardless of the nature of your complaint, we will send you a prompt written acknowledgment to provide you with reassurance that it has been received and is being dealt with.

After we have responded to your complaint (we will issue a response to formal complaints within two weeks), if you do not agree with our decision, you have the following options:

a. Should you remain dissatisfied with the response that you receive from us, you may, if eligible, refer your complaint to the Financial Ombudsman Service (FOS). The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services, contact details shown below:

Address: Exchange Tower, Harbour Exchange Square, London, E14 9SR

Telephone: 0800 023 4567

Website: <http://www.financial-ombudsman.org.uk/>

Please note that you must report your complaint/s to the FOS within a 6-month period after you first made your written complaint/s to us. Failure to do so may exclude your rights to seek the FOS' investigation of your complaint/s.

b. If you purchased a Medical Professional Liability Insurance policy with Beazley, you may refer your related complaint to Lloyd's. Lloyd's will investigate the matter and provide a final response. Lloyd's contact details are as follows:

Address: Fidentia House, Walker Burke Way, Chatham Maritime, Chatham, Kent, ME4 4RN

Telephone: 01634 392 000

Email: complaints@lloyds.com

Website: www.lloyds.com/complaints

c. If you were sold an insurance product online or by other electronic means and within the European Union (EU) you may refer your complaint to the EU Online Dispute Resolution (ODR) platform. Upon receipt of your complaint the ODR will escalate your complaint to your local dispute resolution service – this process is free and conducted entirely online. You can access the ODR platform on <http://ec.europa.eu/odr>



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6. Financial Services Compensation Scheme (FSCS)

Non-compulsory insurance (e.g. home and general)

The maximum level of compensation for claims against firms declared in default before 1 January 2010 is 100% of the first £2,000 plus 90% of the remainder.

The maximum level of compensation for claims against firms declared in default on or after 1 January 2010 is 90% of the claim with no upper limit.

General Insurance Advice and arranging

The maximum level of compensation for claims for business conducted on or after 14 January 2005 and against a firm declared in default before 1 January 2010 is 100% of the first £2,000 plus 90% of the remainder. Advice and arranging of compulsory insurance from the same period is protected in full.

The maximum level of compensation for claims against firms declared in default on or after 1 January 2010 is 90% of the claim with no upper limit.

For further details, please visit the FSCS's website, <https://www.fscs.org.uk/>



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