

# Complaints Handling Procedures

Quantum Legal Costs Cover Ltd (QLCC) is required by its Regulator, the Financial Conduct Authority, to have in place effective internal complaints handling procedures for handling any expression of dissatisfaction from its customers, whether oral or written and whether justified or not, about its general insurance related activities.

QLCC is committed to treating customers fairly and the complaints handling procedures that we have put in place aim to ensure that complaints are handled fairly, effectively and promptly and resolved at the earliest possible opportunity. Our objective is to resolve complaints internally, whenever possible, in order to minimise the number of cases where our Clients need to refer the issue to a higher dispute resolution authority.

## How to complain

It is always our intention to provide you with an exceptional level of customer service. If there are occasions when we do not meet your standards, please contact us immediately using the following contact details:

Quantum Legal Costs Cover Limited  
4th Floor  
8 Waterloo Place  
London  
SW1Y 4BE

+44 (0)20 3829 9400

If we cannot satisfy your complaint, you can refer your complaint to The Financial Ombudsman Service if it falls within their jurisdiction. They can be contacted at:

The Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
Isle of Dogs  
London  
E14 9SR

## How we will investigate your complaint

The complaint will be recorded and handled by the Compliance Officer, who will handle your complaint competently, diligently and impartially. The Compliance Officer has authority to settle complaints himself (including the offering of redress where appropriate) or have ready access to the Directors who have that authority.

## **How we will respond to your complaint**

We shall attempt to resolve your complaint by close of business on the third business day following the day on which it is received.

We shall regard your complaint as resolved when you have indicated that you accept our response. Neither our response nor your acceptance must be in writing.

If we are unable to resolve your complaint by close of business on the third business day following receipt, we will send prompt written acknowledgement (usually within five business days) giving you the name and job title of the person who will be carrying out the investigation and detailing when you can expect to receive a response.

We will keep you informed of any progress made with the complaint and the measures being taken to resolve the matter.

Within eight weeks of receiving your complaint we will provide you with a written final response informing you of the outcome of our investigation.

This letter will:

1. Advise whether we have accepted the complaint and detail the nature and terms of any offer or remedial action, compensation or redress which we may consider appropriate.
2. Advise whether we are offering any remedial action or redress without accepting the complaint or;
3. Explain our reasons for rejecting the complaint.
4. Indicate when we expect to be able to provide a final response in the unlikely event that we are not able to make a final response after eight weeks.

At this time, we will also inform you that if you are dissatisfied with our final response, you may refer your complaint to an Approved Dispute Resolution Facility.

## **Approved Dispute Resolution Facilities**

### **Eligible Complainant**

#### **The Financial Ombudsman Service**

The Financial Ombudsman Service's explanatory leaflet will be enclosed with our final response.

#### **Non-Eligible Complainant**

Insurance Companies use various Dispute Resolution Facilities and we will provide you with full details of the Appropriate body with our final response.

#### **Definitions**

A person is an eligible complainant if:

1. They are a potential customer, a current customer or a past customer of QLCC.
2. The complaint arises out of matters relevant to them being, or having been, a customer as described in (1) above.

### 3. They are:

- a consumer (any natural person acting for purposes outside their trade, business or profession);
- a micro enterprise with turnover or an annual balance sheet of less than €2,000,000 and fewer than 10 employees at the time the complainant refers the complaint to QLCC;
- a charity with an annual income of less than £6,500,000 at the time the complainant refers the complaint to QLCC;
- a Trustee of a Trust with a net asset value of less than £5,000,000 at the time the complainant refers the complaint to QLCC;
- a small business (a partnership, body corporate, unincorporated association or mutual association) with an annual turnover of less than £1 million at the time the complainant refers the complaint to QLCC.

Quantum Legal Costs Cover Limited is an appointed representative of Bennett Gould & Partners (Dorset) Limited, which is authorised and regulated by the Financial Conduct Authority.

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