

MD INSURANCE SERVICES LIMITED

CUSTOMER COMPLAINTS PROCEDURE

Who Are MD Insurance Services Limited?

MD Insurance Services Limited is authorised and regulated by the Financial Conduct Authority.

MD Insurance Services Limited is scheme administrator for LABC Warranty and a managing general agent for a panel of insurers.

MD Insurance Services Limited has the authority to administer complaints on behalf of the insurers. Please refer to your warranty policy to check who the insurer is.

What Is A Complaint?

The FCA defines a complaint as an expression of dissatisfaction (oral or written) about the provision of, or failure to provide, a financial service. It alleges how you have suffered (or may suffer):

- financial loss;
- material distress; or
- material inconvenience

How MD Insurance Services Limited Handles Complaints.

We aim to treat our customers fairly at all times, especially when they feel they have cause for complaint. We take any complaint extremely seriously.

Any complaint received, whether made in writing or verbally, is immediately referred to our Complaints Officer and formally recorded. The Complaints Officer is responsible for ensuring that the complaint is thoroughly investigated in line with Financial Conduct Authority Regulations.

In all cases the Policy/Certificate number appearing in the **Certificate of Insurance** should be quoted. The contact email address for your complaint complaints@labcwarranty.co.uk or telephone 0800 183 1755.

As Soon As A Complaint Is Received:

All written complaints will be acknowledged within 5 working days by the Complaints Officer upon receipt.

All verbal complaints will also be acknowledged within 5 working days by the Complaints Officer. This acknowledgement letter will also contain our understanding of the complaint as outlined by yourself and will request you to confirm in writing that you agree with our understanding of the

If our investigations have not been completed within 72 hours (if we do resolve the complaint we will issue a Summary Resolution Communication within 3 business days of receipt), our acknowledgement letter will confirm that we will:

- a) Investigate the complaint and aim to respond within four weeks of the date of receiving the complaint
- b) Explain that, if we cannot complete the investigation within four weeks of the date of receiving the complaint, we will write to you again providing you with the reason(s) for the delay
- c) Explain that on completion of our investigation we will inform you of the outcome and the options available to you.

After We Have Investigated The Complaint:

Immediately on completion of our investigation the Complaints Officer will write to you notifying you of the outcome of our investigation, supported by reasons for our decision.

If the outcome includes an offer of compensation, this will be fair and the basis of the calculation will be explained within our letter.

If We Cannot Resolve Your Complaint Within Four Weeks:

If, for any reason, our investigation is not concluded within four weeks of receipt, the Complaints Officer will write to you again informing you that our investigation is continuing, giving the reasons for the delay and a date by which the Complaints Officer expects to be able to contact you again.

Please note that the Financial Conduct Authority stipulates that all regulated companies have a total of 8 weeks to conclude your complaint starting from the date it was received.

If for any reason we have been unable to meet the 8 week timeframe, we will inform you that you have the right to refer your complaint to the Financial Ombudsman Service.

If You Are Not Satisfied With Our Final Response:

If, following our final response, you remain dissatisfied with our position regarding your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service.

A referral should be made within six months of the date of the final letter, or you may lose that right of referral. Our letter will include the name, address and telephone number of the Ombudsman and a leaflet which explains the Ombudsman arrangements.



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MD Insurance Services Ltd. is the Scheme Administrator for LABC Warranty. MD Insurance Services Ltd. is authorised and regulated by the Financial Conduct Authority. MD Insurance Services Ltd. is registered in England No: 3642459.

