

## Customer Complaints Procedure

Your complaint is important to us and should be made in the first instance to your usual contact at our firm.

Alternatively you can address your complaint to:

Email: [complaints@cjs-rm.co.uk](mailto:complaints@cjs-rm.co.uk)

Post: CJS Risk Management, Level 30, The Leadenhall Building, 122  
Leadenhall St, London EC3V 4AB, United Kingdom

Tel: 020 3874 1420

### How we will handle your complaint

We will aim to resolve your complaint on the spot or if this is not possible within 3 business days of receipt. If you are satisfied with our response, we will send you a confirmation.

If we cannot resolve your complaint straightaway, within 5 business days of receiving it we will send you an acknowledgement and where possible fully resolve your complaint.

An employee, who was not involved in the subject matter of the complaint, will investigate your complaint. We will provide their details, giving their name and job title.

We will always aim to resolve your complaint as soon as possible. When we have investigated your complaint, we will send you a written response.

If we cannot resolve your complaint within 4 weeks, we will contact you with the reason why. If we can't resolve your complaint within 8 weeks, we will send you a resolution, or a response which explains that we are still not in a position to make a response, and which provides reasons for the further delay and tells you when we are likely to provide a response. If appropriate we will also provide details of referral rights to the Financial Ombudsman Service if you are dissatisfied with the delay.

### If you are unhappy with our resolution to your complaint

You may be eligible to refer your complaint to the Financial Ombudsman Service (FOS) and/or Lloyd's of London.

#### Financial Ombudsman Service

You may be eligible to refer a complaint to the Ombudsman if:

- you are a private policyholder (a natural person acting for purposes which are outside of your trade, business, craft or profession);

## Professional advice, where it matters.

- a micro enterprise (an enterprise that employs fewer than ten people and whose annual turnover and/or annual balance sheet total does not exceed 2 million Euros) or
- a charity which has an annual income of less than £6.5 million at the time the complainant refers the complaint;
- a trustee of a trust which has a net asset value of less than £5 million at the time the complainant refers the complaint;
- (In relation to consumer buy-to-let business) a buy-to-let consumer;
- a small business (a business which is not a micro-enterprise, has an annual turnover of less than £6.5 million and has a balance sheet total of less than £5 million, or employs fewer than 50 people) at the time the complainant refers the complaint; or
- a guarantor.

Although there are time limits for referring your complaint to the Ombudsman, we will consent to the Ombudsman considering your complaint even if you refer the complaint outside the time limits. Where we consider you will be eligible, we will include a copy of the Ombudsman's leaflet '*Want to take your complaint further?*' in all final resolution and 8 week response letters.

Further information can be found on the Ombudsman's website and within their leaflet '*Want to take your complaint further?*'

The address of the Ombudsman is:

The Financial Ombudsman Service (FOS)  
Exchange Tower  
London  
E14 9SR  
Tel: 0800 0234 567

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
FOS Website: <http://www.financial-ombudsman.org.uk/>

### **Lloyd's of London Policyholders**

If you are a Lloyd's of London policyholder, you may if you wish, refer your complaint to Lloyd's. Lloyd's will investigate the matter and provide a final response. Lloyd's contact details are as follows:

Complaints  
Lloyd's  
One Lime Street  
London EC3M 7HA  
Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)  
Telephone: +44 (0)20 7327 5693  
Fax; +44 (0)20 7327 5225  
Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)