



Staley House
Hassall Street
Stalybridge
SK15 2LF

Complaints Handling Procedure

Our aim is always to provide our customers with a first-class service; however we are aware that, occasionally, it is possible that we may fail to meet your expectations.

What is a complaint?

A complaint is any oral or written expression of dissatisfaction, whether justified or not, about the firm's provision of or failure to provide a financial service.

How do I make a complaint against MG Underwriting?

In the event that you are dissatisfied with our service or products, you should make your contact at MG Underwriting aware of the situation. In the first instance, they will try and resolve the situation **informally by the close of business on the third day following your complaint**. Where you have indicated acceptance of the proposed resolution we will assume that the complaint has been resolved. We will issue a Summary Resolution Communication (SRC) within 5 business days of your initial complaint and log the matter on our complaints register.

In the event that we are unable to resolve your dissatisfaction informally, our formal complaints procedure, documented below, will be adopted:

- Our Complaints Manager will confirm the name of the person who will be responsible for the investigation. This may be one of our Insurers if the complaint is about them or their providers.
- We may ask for further information and/or clarification in writing from complainants.
- We aim to resolve all complaints as soon as possible and will keep you informed about the progress or any delays.
- A suitably senior, impartial and competent member of staff will be appointed to carry out an investigation. They will undertake a review of the file and refer to the relevant internal departments for the facts.
- Within 15 working days, we will write to complainant setting out our analysis of the complaint and summarising our investigation. Where possible at this stage we will make our substantive response, setting out our proposals for the complaint resolution.
- Within 35 working days from your initial complaint, we will issue a Final Response Letter.
- Where our investigation demonstrates that there has been a failure in our processes or employee training, the Complaints Manager will ensure that the appropriate recommendations, changes to practice and/or training is implemented



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What are the possible outcomes I can expect?

If we conclude that your complaint is well founded, we will tell you what we propose to do in order to remedy it. The remedies we might offer include offering the complainant an apology, taking steps to rectify an error, or offering a compensatory payment on an ex-gratia basis, where appropriate. If we conclude that your complaint is not well founded, we will give you our reasons.

What happens if I am not happy with the outcome?

If you are dissatisfied with the progress of your complaint or the way we have dealt with it, you have the right to refer the complaint to the Financial Ombudsman Service (FOS). Your referral to the FOS must be made within 6 months of our Final Response Letter. If you were sold this product online 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 which in the UK is the FOS. You can access the ODR platform on <http://ec.europa.eu/odr>. This is a free service.

Lloyd's Customers

Where the originating policy has been issued on behalf of Lloyd's, MG will notify Lloyds of the complaint within 7 days of its receipt. In addition, you have the right to refer the complaint to Lloyds for review at any stage within the process. We will include details of how to contact Lloyds in our communication.

Data and Recording of Complaints

All complaints are logged by MG Insurance, and data is collated and retained.

The FCA require us to report every 6 months the number and type of complaints that we have received and when these complaints have been closed. The reporting periods are 1st April to 30th September and 1st October to 31st March.

<p>You can contact us: MG Insurance Consultants Limited Staley House, Hassall Street, Stalybridge, SK15 2LF</p>	<p>You can contact The Financial Ombudsman Service by telephone on: 0800 023 4 567 This is the preferred method of communication and calls to this number are free. Alternatively use the email address complaint.info@financial-ombudsman.org.uk</p>
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