

What you can expect from us when dealing with your complaint

1. Acknowledgement

We will respond to your complaint within 5 working days of receipt. If we are unable to provide a full response at this time, we will acknowledge that we have received your complaint and are dealing with it.

2. Response

We will investigate your complaint and provide our response in writing within 8 weeks of receipt. If we are able to do this sooner, we will. If after 4 weeks we are unable to provide a full response, we will let you know in writing the current position.

Our final response will consider:

- A summary of the complaint
- A summary of the investigation work that has been undertaken
- RFIB summary of the matter and our conclusion

3. If you are unable to settle your complaint with us (Financial Ombudsman Service 'FOS'):

If we have not provided an acceptable response to your complaint, you may be eligible to contact the FOS. They will require you to complete one of the forms available on their website, <http://www.financial-ombudsman.org.uk/consumer/complaints.htm> or you may call them on **0300 123 9 123** or **0800 023 4567**.

4. If we cannot meet our obligations (Financial Services Compensation Scheme 'FSCS'):

We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. Further information about the compensation scheme arrangements is available from the FSCS.

5. Who regulates us?

RFIB Group Limited is authorised and regulated by the Financial Conduct Authority. Our FCA Register number is 310508.

Our permitted business is advising, arranging and assisting in the administration of general insurance contracts. Where we place your insurances under a special scheme, we may also be acting as agent of the insurer, in which case we will advise you. You can check this on the FCA's Register by visiting www.fsa.gov.uk/register or by contacting the FCA on 0845 606 1234.