Bell Insurance Brokers Ltd

Complaint Handling Policy

2025

Mission Statement:

Bell Insurance Brokers Ltd works diligently to treat all customers fairly in adherence to our Treating Customers Fairly and Consumer Duty obligations. This is especially relevant during any complaints that we may receive. It is imperative that all complaints are handled with professionalism and care during the process toward resolution.

The Financial Conduct Authority (FCA DISP 1.3 Complaints Handling Rules)

The Financial Conduct Authority has specific timelines for handling complaints to ensure fairness and efficiency:

Acknowledgment: Firms must acknowledge complaints in writing within **five business days** of receipt.

Initial Response: Firms should aim to resolve complaints as early as possible. If they can provide a final response within five business days, they may combine the acknowledgment with the final response.

Four-Week Update: Within **four weeks**, firms must either send a final response or a holding response explaining the delay and indicating when further contact will be made.

Eight-Week Deadline: By the end of **eight weeks**, firms must provide either a final response or an update explaining the delay and informing the complainant of their right to refer the matter to the Financial Ombudsman Service.

Bell Insurance Brokers Ltd Complaint Handling Process:

- When a complaint is received, either verbally or in writing, it will be referred to the company Compliance Officer. The Compliance Officer, in the role of Complaints Officer, is responsible for thoroughly investigating the complaint. (FCA DISP 1.3.7.)
- **ALL complaints**, verbal or written, **will be responded to in writing within 5 business days of receipt**.
- We will acknowledge our understanding of the client's complaint, the results of our initial investigation, and request that the complainant review and either confirm or deny (in writing, or by any reasonable means FCA DISP 1.3.2 (1)) our position on the matter at hand and any possible offerings of a resolution at that time. Any offering of a resolution will be fair and all calculations will be explained.
- If the investigation requires more time to complete the client will be notified as to the delay as soon as possible **(within four weeks**) explaining the reason for delay and provide a date for further contact to review.

- If after the maximum 8 week deadline resolution cannot be mutually reached – Bell Insurance Brokers Ltd will recommend, without prejudice, that the client seek the assistance of the Financial Ombudsman Service.
- Helpline: 0800 023 4567.
- Email: Complaint.info@financial-ombudsman.org.uk

Internal Follow up:

- Investigation into the complaint will include a thorough root cause analysis to ensure corrections to future interactions with clients will not result in the same complaint. Viewed as "teachable" moment for the company.

For more information:

Financial Conduct Authority (FCA) Dispute Resolution, Complaints, Treating Complainants Fairly

FCA DISP 1.3 Complaint Handling Rules

Financial Ombudsman

Helpline: 0800 023 4567.

Email: Complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk