



## Marsh Ltd t/a Victor Insurance Complaint Procedures

Although we aim to provide you with the highest standards of service, there may be occasions when our service does not meet your expectations. This guide is intended to communicate the process we will follow should you feel the need to complain. Our procedures have been designed to meet the requirements of the Financial Conduct Authority (FCA) and the Financial Ombudsman Service (FOS).

### Making a complaint

If you are unhappy with any aspect of the handling of your insurance we would encourage you, in the first instance, to seek resolution by contacting your insurance adviser. In the event that you remain dissatisfied and wish to make a complaint, you can do so by writing to:

Country Manager UK, Victor Insurance, Tower Place East, London, EC3R 5BU.

Email: [insurance.complaints@victorinsurance.co.uk](mailto:insurance.complaints@victorinsurance.co.uk)

Telephone: 0330 128 1518

If appropriate your complaint may ultimately be handled by the insurer or a third party acting on the insurers' behalf. If this is the case we will notify you upon receipt of your complaint. Making a complaint does not affect your right to take legal action.

### Complaint Process

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

If we have reasonable grounds to be satisfied that another firm may be solely or jointly responsible for the allegation(s) made, we will promptly forward the complaint, or the relevant part of it, to that firm. We will write to you to confirm our actions and provide contact details of the firm concerned.

If we are unable to resolve your complaint, we will send you an acknowledgment within five business days of receiving your complaint.

Your complaint will be investigated by somebody who is competent and as far as is possible by an individual who is unconnected to the subject of your complaint. Your complaint will be investigated diligently and will be assessed fairly, consistently and promptly.

We will undertake a thorough investigation of your complaint, which may take time. However, in the event that we have been unable to conclude our enquiries within a four week period, we will contact you with the reason why. If we're unable to resolve your complaint within an eight week period, we will write to you and let you know, where possible, when we expect to be in a position to issue our Final Response Letter.

If you are eligible, we will also provide you with details of your right to refer the matter to the Financial Ombudsman Service.



## Resolving your complaint

When we have finalised our investigation into your complaint, we will issue our Summary Resolution Communication.

Our final response will be:

- fair, clear and not misleading;
- provide details of our investigation and decision; and
- if relevant, include any offer of remedial action or the appropriate level of redress (or both).

If you are unhappy with our resolution to your complaint, you may be eligible to refer your complaint to Lloyd's of London and/or the Financial Ombudsman Service.

## Lloyd's of London Policyholders

If you are a Lloyd's of London policyholder and your complaint cannot be resolved within two weeks, or if you have not received a response within two weeks you are entitled to refer the matter to Lloyd's. Lloyd's will then conduct a full investigation of your complaint and provide you with a written response. If you wish to ask Lloyd's to investigate your complaint you may do so by contacting:

Complaints Lloyd's, Fidentia House, Walter Burke Way, Chatham Maritime, Chatham, Kent ME4 4RN

Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Tel: +44 (0)20 7327 5693

Details of Lloyd's complaints procedures are set out in a leaflet "How We Will Handle Your Complaint" available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and are also available from the above address.

## Financial Ombudsman Service

If you are not happy with the outcome of your complaint, you may have the right to ask the Financial Ombudsman Service (FOS) to review your case. You will need to contact them within six months of the date of our final decision letter.

You can also ask the Ombudsman to review your case if we have not provided you with a final decision within eight weeks of receiving your complaint.

The Ombudsman can help with most complaints if you are:

- A consumer;
- A micro enterprise employing fewer than ten persons that has an annual turnover and/or balance sheet total that does not exceed €2 million\*;
- A charity which has an annual income of less than £6.5 million\*;

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- A trustee of a trust which has a net asset value of less than £5 million\*;
- (in relation to consumer buy-to-let business) a buy-to-let consumer;
- A small business (which is not a micro enterprise) which has an annual turnover of less than £6.5 million and (i) employs fewer than 50 persons or (ii) has a balance sheet total of less than £5 million\*;
- A guarantor

\* at the time you refer your complaint

If you are unsure whether the ombudsman will consider your complaint, or for more information, please contact the Ombudsman directly:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Telephone: 0800 023 4567 or 0300 123 9123

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)