



Macbeth Insurance Brokers Customer Complaints Procedure

Version 3 – May 2025



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:

Alison Howe

Three Waterside Drive,
Arlington Business Park,
Reading,
RG7 4SW

Tel: 0118 304 5257

Email: alison.howe@macbeths.co.uk

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);
- 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.

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 023 4 567
Email: complaint.info@financial-ombudsman.org.uk
FOS Website: 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:

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

Email: complaints@lloyds.com

Telephone: +44 (0)20 7327 5693

Website: www.lloyds.com/complaints