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**Complaints Procedure & Financial Ombudsman Service.**

Our aim is to provide all of our clients with an excellent level of service. However, we recognise that there could be an occasion when you do not feel satisfied with the service you have received from us. We take complaints very seriously and with this in mind we have developed a Customer Complaints Procedure which lets you know how we will deal with your complaint or issue.

Should you need to make a complaint, please contact our Complaints Manager using any of the following methods:

In person

In writing – Charter Insurance Brokers Ltd, 3 Ferry Road Office Park, Ferry Road, Preston, PR2 2YH

By telephone – 01772 326800 (option1)

By email – angela@cib.uk.com

The Financial Ombudsman Service (FOS) offer eligible complainants a free independent service for resolving disputes. You may contact the FOS by:

* + Calling their consumer helpline on:

0800 0 234 567 (free for people phoning from a "fixed line"), or

0300 123 9 123 (free for mobile users who pay a monthly charge

for calls to numbers starting 01 or 02)

* + Writing to them at: The Financial Ombudsman Service

Exchange Tower

London E14 9SR

* + Emailing: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Further detailed information about the FOS, including a description of eligible complainants, can be found:

* + In our Client Complaint Procedure.
  + In the FOS’s leaflet ‘Your Complaint and the Ombudsman’ which we can provide you with, or it is available to download from the Financial Ombudsman Service website.
  + On the Financial Ombudsman website: <http://www.fos.org.uk>