

COMPLAINTS PROCEDURE

Adopted: 1st May 2004
Revised: 10th March 2007

What constitutes a complaint

Any expression of dissatisfaction, whether oral or written, and whether justified or not, from or on behalf of an eligible complainant about our products or services.

Who is eligible to complain?

All complaints regardless of whether the complainant is eligible to complain will be dealt with according to this procedure. However, only "eligible complainants" (e.g. private individuals, or small businesses/charities with an annual turnover less than £1m) can refer their complaint to the Financial Ombudsman Service.

How to complain

Complaints can be made by letter, telephone, fax, email or in person to:

The Managing Director
Motor Accident Protection Services Ltd
Rufford House
52 Bath Street
Southport
PR9 0DH
t. 08456 500 650
f. 08456 500 651
e. complaints@mapslegal.co.uk

What happens if we receive a complaint?

We will aim to resolve any complaint at the earliest possible stage. However, if we are unable to resolve a complaint by close of business on the day following receipt of a complaint we will:

- Within five business days of receiving a complaint, send the complainant a written acknowledgement with the name of the person handling their complaint together with a copy of our complaints handling procedure;
- Investigate the complaint. This will be carried out by a senior member of staff (usually the Managing Director) who has authority to offer redress and will ensure complaints are handled fairly, consistently and promptly;
- Within four weeks of receiving the complaint, send the complainant a written final response which will offer redress (whether or not complaint is accepted) or reject the complaint giving our reasons for doing so.

What next?

If the complainant remains dissatisfied with our final response the matter may be referred within six months to either:

- The Financial Ombudsman Service. A leaflet explaining how will be enclosed with our final response;

or (ONLY if applicable)

- The Claims Management Regulator. We shall include the address, phone number and email address of the Regulator in our final response.

We will regard the complaint closed if we do not receive a reply to our final response within eight weeks.