

BMG Insurance Brokers Ltd

Treating our clients fairly – Our Complaints Policy

Our policy

We aim to provide a prompt and efficient response to all your insurance requirements. If you are dissatisfied with any aspect of our service we endeavour to ensure that the matter is investigated quickly and independently and to remedy any shortcomings as soon as possible.

Making a complaint

You may make a complaint in writing (by facsimile, letter or email) or by telephone, in the first instance to BMG Insurance Brokers Ltd as follows:- <u>by post</u> :	BMG Insurance Brokers Ltd. 36-38 Botolph Lane, 5th Floor London EC3R 8DE
<u>by phone</u> :	020 7 090 1400
<u>by fax</u> :	020 7 929 2181
<u>by email</u> :	jim@bmginsurancebrokers.com

How we handle complaints

We decide whether your complaint should be dealt with by us or whether it should be directed to another party. If it should be re-directed, we will do this on your behalf within 5 business days and, by way of what will constitute our final response, tell you to whom it has been re-directed and why. Otherwise, we will try and resolve your complaint by the end of the following business day. If this is not possible, your complaint will then be passed to one of our senior managers who is not involved in the matter.

We undertake to:-

- acknowledge receipt of your complaint in writing within 5 working days
- investigate and respond to your complaint with a proposed solution, where appropriate, within 28 days of the date of your complaint; or
- within the same timescale if appropriate, write to you explaining the reasons why we need further time to investigate the matter you have raised

Our aim is to fully investigate your complaint and give you a final response within 8 weeks. This may not be possible and if so, we will write to you with: a detailed explanation of the reasons for any continuing delay; when we might expect to finalise our enquiries; and, if you are eligible to refer the matter to the Financial Ombudsman, how to do so.

If you disagree with our proposals

We operate a two-tier internal complaints handling procedure. If you are dissatisfied with our final response, you may refer the matter to our Chief Executive Officer, as follows:

Simon A. Hall Esq.

Chief Executive Officer

BMG Insurance Brokers Ltd.,

36-38 Botolph Lane,

5th Floor,

London EC3R 8DE

Tel: 020 7 090 1400

Fax: 020 7 929 2181

Email: Simon@bmginsurancebrokers.com

The Financial Ombudsman's Service

This service is only available to those of our clients who are policyholders who meet certain criteria. If you are eligible to refer your complaint to the Financial Ombudsman, we undertake to tell you at the appropriate time.

If we do not hear from you

If we receive no reply to our final response to your complaint within 8 weeks of that response (whether or not it is from our Chief Executive Officer), we are entitled to, and will, treat your complaint as closed.

Learning from our Clients' feedback

We strive to improve our service at all times. We will ensure that the lessons learnt from your feedback are incorporated into our internal monitoring systems to reduce the possibility of recurrence.

BMG Insurance Brokers Ltd

BMG is a market leader and specialises in Livestock Bloodstock, Pet insurance (including loyalty and enhancement programs)