

# Complaints Policy

Business Name: **Specialist Insurance Solutions Limited**

FCA Firm Reference Number: **305502**

Date of Issue: **01<sup>st</sup> March 2026**

Review Date: **01<sup>st</sup> March 2027**

At Specialist Insurance Solutions Limited, we are committed to resolving customer complaints promptly and fairly. As a firm regulated by the Financial Conduct Authority (FCA), we maintain robust internal procedures to ensure that any concerns about our advice or service are handled with the highest levels of care and professionalism. This policy outlines our approach to managing complaints, ensuring that all challenges are addressed consistently and efficiently.

## What Is a Complaint?

We define a complaint as any expression of dissatisfaction—whether verbal, or written—regarding our service or the advice provided. This includes situations where a customer seeks remedial action due to errors or shortcomings. When a minor discrepancy arises that can be corrected within 24 hours, it may be resolved at a departmental level. If the concern is more significant or recurrent, it must be escalated according to this policy.

A complaint is deemed relevant if it alleges that the policyholder has suffered or may suffer:

- Financial loss or material distress/inconvenience,
- A breach of FCA rules or guidance,
- Negligence or a failure to meet the terms of the customer agreement or relevant law,
- Repeated administrative errors,
- Specific requests for compensation.

## 3. How to Raise a Complaint

If you wish to register a complaint regarding our service or advice, you should contact our Complaints Officer at:

- **Address:** Specialist Insurance Solutions Limited, 4 Basepoint Enterprise Centre, Stroudley Road, Basingstoke, Hampshire, RG24 8UP.
- **Email:** info@sis-ltd.co.uk
- **Telephone:** 023 80736266

We maintain a complaints register and ensure that every complaint is processed without delay, whether received in person, by telephone, email or post.

## 4. Complaints Handling Procedure

- **Immediate Acknowledgement:**
  - All written complaints will be acknowledged in writing (or by another durable medium) within 5 business days.
  - For verbal complaints, a written confirmation—detailing our understanding of the issue—will be sent within 5 business days, inviting the customer to confirm its accuracy.
- **Investigation Process:**
  - We will investigate every complaint thoroughly, which may involve consulting relevant staff and reviewing records or third-party information.
  - If the investigation is completed within four weeks, the outcome and any settlement details will be provided immediately.
  - If more time is required, the client will be informed of the delay, the reasons, and an expected timeline for completion.
  - Should the investigation exceed eight weeks, the client will receive further details explaining the delay and information on their right to escalate the matter.
- **Outcome and Escalation:**
  - Once the investigation is complete, the customer will receive a detailed response outlining the outcome and any available options.
  - If the complaint is not resolved to the customer's satisfaction, they have the right to refer the case to the relevant external bodies.

## 5. Escalation Process

If the complaint remains unresolved after our internal processes, you may escalate the issue by contacting:

- The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR; Tel: 0845 080 1800; Email: [enquiries@financial-ombudsman.org.uk]. Please note that any referral to the Financial Ombudsman Service must be made within six months of your initial complaint.

## 6. Our Commitment

At Specialist Insurance Solutions Limited, every complaint is taken seriously and viewed as an opportunity to improve our service. We aim to provide clear, consistent, and timely communication throughout the process, ensuring that all concerns are resolved in line with FCA requirements.

We confirm that this policy is in effect and that all staff are aware of their responsibilities. It supports our commitment to transparency, integrity, and fair client outcomes.