Customer Complaints Procedure – Summary

The purpose of this document is to summarise the complaints procedures of Movo Partnership Ltd "Movo"" and any firms operating as an Appointed Representative of Movo Partnership. Movo Partnership are responsible for our advice, sales, marketing, and claims activities and will assist with any complaints in relation to these activities.

As a professional broker we are registered with the Financial Conduct Authority (FCA) as an Appointed Representative of Movo. Movo ensures all of our compliance is governed in the very best way and provides us with access to a wide variety of markets and products which we use to meet your demands and needs fully.

Our aim for each of our clients is to provide all of you with an excellent level of service. However we recognise that there may 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 you can get in touch with us and how we will deal with your complaint or issue.

As such if you find the need to make a complaint please contact us by using any of the following methods:

In writing to – Complaints Manager, Movo Partnership Ltd Movo House, 33 Green Lane, Chislehurst, BR7 6AG

By telephone - 020 8138 5070

By email – complaints@movopartnership.co.uk

By working closely with Movo Partnership Ltd we will endeavour to resolve your complaint immediately or within three business days of receiving your complaint. Movo will write to you confirming resolution.

However, if we are unable to resolve the complaint immediately or within three business days, you can be assured that we will deal with your complaint promptly and fairly, in line with the formal complaint handling procedures put in place by Movo Partnership Ltd summarised below:

- Movo Partnership Ltd will write to you within five working days to acknowledge your complaint and provide details of who is handing your complaint
- Movo Partnership Ltd will keep you informed of the progress of your complaint as our investigations proceed
- Movo Partnership Ltd aim to provide a final response to your complaint within eight weeks from receipt of your complaint

- If jointly we cannot provide you with a final response within eight weeks from the date of receipt of your complaint, we will outline the reasons for the delay and provide you with an indication of when you can expect a response
- When investigating your complaint, we will take into account any financial losses or material inconvenience you have suffered. Our final response letter will set out the reasons for our decision and we will make it clear to you, as to whether we accept or reject your complaint.
- If you are in any way dissatisfied with our final response, or if we have been unable to provide our final response to you within eight weeks of receiving your complaint, **you have the right to refer your complaint to the Financial Ombudsman Service (FOS) free of charge** if you are:

    - an individual consumer; (a natural person acting for purposes which are outside his trade, business, craft or profession) or
    - (in relation to payment services only) a micro enterprise - this is an enterprise that employs fewer than ten people and whose annual turnover and/or annual balance sheet total does not exceed EURO 2 million or
    - a charity which has an annual income of less than £6.5 million at the time the complainant refers the complaint; or
    - a trustee of a trust which has a net asset value of less than £5 million at the time the complainant refers the complaint.
    - a consumer buy to let customer (i.e. a specific type of mortgage customer)
    - a small business (has an annual turnover of less than £6.5 million and employs less than 50 persons or has a balance sheet of less than £5 million)
    - a consumer who is a member of any business, charity or trust who is complaining as a beneficiary of a group policy.

The FOS might not be able to consider your complaint if:

- what you're complaining about happened more than **six years** ago, **and**
- you're complaining more than **three years** after you realised (or should have realised) that there was a problem.

If we think that your complaint was made outside of these time limits, we will leave this matter for the Ombudsman to decide. If the Ombudsman agrees with us, they will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances.

If you do decide to refer your complaint to the Ombudsman, you must do so within six months of the date of our final response letter. If you do not refer your complaint to the Ombudsman within six months of the date of our letter, the Ombudsman will not have our permission to consider your complaint and so will only be able to do so in exceptional circumstances.

The FOS offer an independent service for resolving disputes and you may contact the FOS by:

- Calling their consumer helpline on 0800 0234 567 (free for people phoning from a "fixed line" (for example, a landline at home) or 0300 1239 123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)
- Writing to them at Exchange Tower, London E14 9SR
- Emailing complaint.info@financial-ombudsman.org.uk
- FOS website: Financial Ombudsman Service: our homepage (financial-ombudsman.org.uk)

We include the link https://www.financial-ombudsman.org.uk/publications/consumer-leaflet.htm where you can view a copy of the Financial Ombudsman Service's leaflet *'Want to take your complaint further'* in all resolution (with exception of those complaints resolved within three working days) and eight week response letters. If you require a hard copy please advise and we will send one to you, in addition we attach a PDF of the leaflet.

Lloyd's of London Policyholders

If your policy is with Lloyds of London 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:

Complaints

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

Email: complaints@lloyds.com
Telephone: +44 (0)20 7327 5693
Website: www.lloyds.com/complaints

Ultimately, should you remain dissatisfied with Lloyd's final response, you may, if eligible, refer your complaint to the FOS.

How Lloyds will handle your Complaint

If you wish to make a complaint it would be a good idea to check your policy for the procedure if you haven't already done so. Alternatively, you could contact us as your broker or if the complaint relates to a claim you could contact whoever has been handling your claim to inform them of your dissatisfaction.

Lloyd's provides a complaint resolution service, free of charge, where disputes are reviewed on the balance of probabilities, having regard to the evidence submitted by both parties. Lloyd's aims to conclude the majority of complaints received within 8 weeks in accordance with the Financial Conduct Authority Handbook.

Within this 8-week timeframe Lloyd's operates a 'two stage' complaints process as follows:

Stage 1:

- The complaint will be considered by the underwriters of the policy who will issue a response, ideally, within 14 days.
- If you remain dissatisfied following the underwriters' response, or if you have not received a response within 14 days you are entitled to request that the complaint be escalated to stage 2.

Stage 2:

- Lloyd's obtains the documentation from the underwriters and undertakes a full review of the complaint.
- When the review is complete a Final Response will be issued detailing the outcome of these investigations.
- If you remain dissatisfied at this point you may refer the matter to the Financial Ombudsman Service (if eligible) provided you do so within 6 months of the date of the Final Response. The Financial Ombudsman Service can only consider your complaint once Lloyd's have provided their final response, or if Lloyds has been unable to provide a final response after 8 weeks.

This complaints procedure does not affect any of your legal rights.