

## **Ault Insurance - Complaints Procedure**

It goes without saying that we always try our very best, however occasionally things do go wrong.

Should this happen, we want you to know that we take complaints very seriously, investigate them thoroughly and resolve as quickly as possible.

In addition, when a complaint is satisfactorily resolved we look again to see if there are any changes in procedure or training required to ensure that it does not happen again.

You can make a complaint to us by telephone, in writing or by email.

When a complaint is received it is referred to either of the following Directors:

Richard Ault  
John Tew  
Mark Wedgbury

If we are unable to resolve your complaint by close of business on the day following receipt, we will write to you and acknowledge the complaint promptly

Our acknowledgment letter will include

- confirmation of who will be dealing with the complaint
- a copy of our Complaints Procedure,
- when you will receive a full written response

The complaint will then be thoroughly investigated, and we will write to you as soon as we are able, but in any event this will be given within 8 weeks.

If you are not satisfied you may be able to refer the matter to the Financial Ombudsman Service. You can contact them at:

The Financial Ombudsman's Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR

Telephone: 0845 080 1800

E mail: [complaint.info@financial-ombusdman.org.uk](mailto:complaint.info@financial-ombusdman.org.uk)

**A complainant is eligible to use the services of the F.O.S if they are:**

- A private individual – a Consumer
- A Commercial Customer who is a Micro Enterprise the definition of which is:-

Any *person* engaged in economic activity, irrespective of legal form, and includes, in particular self employed *persons* and family businesses engaged in craft or other activities, and partnerships or associations regularly engaged in economic activity, which:

- Employs fewer than 10 people; and
- Has a turnover or annual balance sheet that does not exceed € 2 million.

**We hope you never have cause to complain, but if you do, rest assured that it will be given our full attention**