

We endeavour to maintain the highest possible standards and welcome your feedback as it can often help us to improve the quality of our service. However, in the event that our service fails to meet your expectations, we have a formal complaints procedure.

How to make a complaint

You can notify us by telephone, face-to-face or in writing including fax and email (contact details for our various offices are shown below).

Harbour House, 126 Thorpe Rd Norwich, NR1 1UL Phone: 01603 218 000 Fax: 01603 611 600	High Street, Attleborough, Norfolk, NR17 2EH Phone: 01953 455 600 Fax: 01953 456 400	Suites 5/6 East Barton Barns, Gt.Barton, Bury St Edmunds, Suffolk, IP31 2QY Phone: 01284 787 850 Fax: 01284 787 415
Email: insurance@abib.co.uk		

Our commitment is to ensure a speedy, fair and efficient resolution of your complaint.

Definition

We judge a complaint to be any expression of dissatisfaction, whether oral or written, and whether justified or not, from or on behalf of a customer or third party about our provision of, or failure to provide, a particular service.

How we deal with your complaint

- We will always respond calmly and courteously, and apologise where warranted.
- If we cannot reply in full straightaway we aim to acknowledge complaints within 5 business days, telling you the name of the person dealing with it as well as providing an indication of when we expect it to be resolved.
- Wherever practical we will ensure that any employee involved in the matter giving rise to the complaint will not be directly involved in its resolution.
- If we cannot resolve the matter within 8 weeks we will write explaining why and point out the next steps available to you.
- In advising you of the outcome we will provide an explanation of our position clearly and in plain language. All final responses are signed off at manager or director level.
- If we agree to pay any redress compensation we will do so promptly.

What to do if you remain dissatisfied with our response

You may be entitled to refer your complaint to the Financial Ombudsman Service.

To contact them:
• visit the web-site at http://www.financial-ombudsman.org.uk
• call on 0845 080 1800; or fax 020 7964 1001
• write to them or visit them at South Quay Plaza, 183 Marsh Wall, London E14 9SR

The ombudsman service is an informal alternative to going to court. So you should not need special expertise or the help of a solicitor or other adviser. The service is free and independent.

More about the Financial Ombudsman Service (FOS)

- The FOS was set up by law to help settle individual disputes between consumers and financial firms.
- It is not a regulator, 'watchdog' or a trade body or a consumer champion. Its role is to settle disputes, without taking sides.
- You must complain to us first, before the FOS can look at your case.
- Although it resolves the majority of complaints within six months, some cases can take longer, depending on how complex they are.
- You do not have to accept any decision the FOS makes - you are always free to go to court instead. But if you accept an ombudsman's decision, it is binding on both you and us.
- You need to refer your complaint within six months of the date on our final response letter. Other time limits may also apply if you leave it too long to complain after you know (or should have known) that there is a problem.