

MARSH IRELAND BROKERS LIMITED COMPLAINT PROCEDURES

Your complaint is important to us and should be made in the first instance to your usual Marsh contact. Alternatively you can address your complaint to:

Assurance Manager
Marsh Ireland Brokers Limited
25/28 Adelaide Road
Dublin 2
Tel: +353 (0)1 604 8100

A full copy of our complaints procedure is available on request.

Complaint Process

We will aim to resolve your complaint on the spot or if this is not possible within 5 business days of receipt.

We acknowledge all complaints within 5 business days of receipt and you shall receive a regular written update on the progress of the investigation, at intervals no greater than 20 working days.

An employee, who was not involved in the subject matter of the complaint, will investigate your complaint. We will provide their details, giving their name and job title.

We will always aim to resolve your complaint as soon as possible. When we have investigated your complaint, we will send you a written response.

Within 5 business days of the completion of the investigation, we shall advise you in writing of the outcome of the investigation and, if appropriate, explain the terms of any offer or settlement which we are prepared to make in settlement of the complaint.

We will try to investigate and resolve a complaint within 40 business days of receiving a complaint. If a final response is not issued to you within 40 business days, we will write to you advising why the response was not sent and detailing when a response will be sent. We will also inform you if you have the right to refer to the Financial Services and Pensions Ombudsman.

In the event that you are not entirely satisfied with our handling of and response to your complaint, we will inform you (as the complainant) of your rights to refer the matter to the Central Bank of Ireland, the Financial Services and Pensions Ombudsman and/or Brokers Ireland. Contact details

for each of these organisations can be provided upon request and contacting these organisations will not prejudice your complaint.

Lloyd's of London Policyholders

If you are a Lloyd's of London policyholder, you may if you wish, refer your complaint to Lloyd's. Lloyd's will investigate the matter and provide a final response. You can contact Lloyd's Ireland at:

Lloyd's Ireland Representative Limited
7/8 Wilton Terrace
Dublin 2

Email: LloydsIreland@lloyds.com Tel: +353 16441000

Financial Services and Pensions Ombudsman (FSPO)

If you cannot settle your complaint with us, or the complaint has not been satisfactorily resolved within 40 business days, you may be entitled to refer it to the Financial Services and Pensions Ombudsman:

Financial Services and Pensions Ombudsman
3rd Floor, Lincoln House
Lincoln Place
Dublin 2 Ireland

Tel: +353 1 567 7000 E-mail: info@fspo.ie Website: <http://fspo.ie/>

You can submit a complaint to the FSPO if you are a consumer, which means:

1.a private individual - eg a personal policy holder/account holder

or, subject to certain turnover limitations:

2.a limited company

3.a Sole Trader

4.a Trust

5.a Club

6.a Charity

7.a Partnership

and you are:

- a customer of the financial service provider,
- a person to whom the provider has offered the service, or
- a person who has sought a financial service from the provider

You can also make a complaint if you are:

- a surviving dependant of a consumer;
- a legal personal representative of a deceased consumer;
- a widow, widower or surviving spouse or civil partner of a deceased consumer;
- any person who is contractually entitled to benefit from a long-term financial service;
- an employee or a former employee entitled to benefit from an income continuance plan;
- a consumer who was, in relation to a credit agreement, a customer of the financial service provider in a case where a credit servicing firm undertakes credit servicing in respect of the credit agreement concerned.

If you have bought services from us online and you are a resident of the EU, you can also register your complaint with the European Commission's Online Dispute Resolution website:

<http://ec.europa.eu/odr>