

Marsh Ltd 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:

Head of Quality

Marsh LTD
Tower Place, London EC3R 5BU
Phone: 020 7357 1000
Email: quality.feedback@marsh.com

Complaint process

We will aim to resolve your complaint on the spot or if this is not possible within three business days of receipt. If you are satisfied, we will send you a response confirming the resolution.

Your complaint will be investigated by somebody who is competent and as far as is possible by an individual who is unconnected to the subject of your complaint. Your complaint will be investigated diligently and will be assessed fairly, consistently and promptly.

If we cannot resolve your complaint by the close of the third working day following receipt, we will ensure you are kept informed of our progress with regards to the investigation into your complaint.

We will undertake a thorough investigation of your complaint, which may take time. However, in the event that we have been unable to conclude our enquiries within an eight-week period, we will write to you and let you know when we expect to be in a position to issue our Final Response letter.

If you are eligible, we will also provide you with details of your right to refer the matter to the Financial Ombudsman Service.

Resolving your complaint

When we have finalised our investigation into your complaint, we will issue our Final Response letter.

Our final response will be:

- fair, clear and not misleading;
- provide details of our investigation and decision; and
- if relevant, include any offer of remedial action or the appropriate level of redress (or both).

If you are unhappy with our resolution to your complaint, you may be eligible to refer your complaint to Lloyd's of London and/or the Financial Ombudsman Service.

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. Lloyd's contact details are as follows:

Complaints Lloyd's One Lime Street London EC3M 7HA

Email: complaints@lloyds.com

Telephone: +44 (0)20 7327 5693 | **Fax:** +44 (0)20 7327 5225

Website: www.lloyds.com/complaints

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

Financial Ombudsman Service

You may be eligible to refer a complaint to the Ombudsman if:

- you are a private policyholder or
- a natural person acting for purposes which are outside his trade, business, craft or profession or
- a micro enterprise (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;
- a trustee of a trust which has a net asset value of less than £5 million at the time the complainant refers the complaint;
- (in relation to consumer buy-to-let business) a buy-to-let consumer;
- a small business at the time the complainant refers the complaint; or a guarantor.

Please note that if you wish to refer your complaint this must be done within 6 months of our Final Response letter, or you may lose that right. Details of this right and an explanatory leaflet will be provided with your final response letter.

Further information can be found on the Ombudsman's website and within their leaflet 'Want to take your complaint further?' The address of the Ombudsman is:

The Financial Ombudsman Service (FOS) Exchange Tower London E14 9SR

Telephone: 0800 023 4 567

Email: complaint.info@financial-ombudsman.org.uk

FOS Website: <http://www.fos.org.uk/>

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>

