

ALPS LTD

Complaints Procedure

Our Service

We aim to provide a high standard of service in our dealings with all our clients. We are always looking to find better ways of working and welcome all your comments, whether they are suggestions, compliments or complaints. When you do have a complaint, we aim to put things right for you, learn lessons from where we went wrong and make sure we don't make the same mistake again.

If You Have a Complaint

If you find that we've got something wrong or if there is any problem with the way, we or our service providers are handling your affairs then please let us know as soon as possible. A telephone call to your Account Manager or their Supervisor will usually be enough to rectify the matter and we are always willing to call you back to save on your telephone bills.

A complaint is defined as any written or oral expression of dissatisfaction about the provision of, or failure to provide, a financial service or redress determination, whether justified or not. The complaint alleges that you have suffered (or will suffer) financial loss, serious distress or serious inconvenience, and that this relates to an activity within the jurisdiction of the Financial Ombudsman Service.

Putting Things Right

Our aim is to make things as uncomplicated as possible for all our clients so that we meet your needs. Unfortunately, there may be times when we make a mistake or take an unreasonable length of time to respond to you. When this happens, we will:

- ◆ Apologise to you.
- ◆ Investigate the full circumstances leading up to your complaint.
- ◆ Explain to you what went wrong and why.
- ◆ Immediately rectify the mistake whilst doing what we can to minimise the inconvenience caused to you and your client.

How We Handle Complaints

When you do complain, your concerns will be dealt with in a friendly and professional way:

- ◆ We will treat your complaint seriously and in confidence.
- ◆ We will not discriminate against you because you have complained.
- ◆ We will not discriminate against you because of any disability, your colour, race, religion, age, sex or sexual orientation.
- ◆ We will always acknowledge receipt of your complaint, tell you who is dealing with it and when you can expect our reply.

How to complain

We aim to make our complaints procedure straightforward, so that we don't add to the inconvenience our mistakes may have already caused you. You can put your complaint in writing, email or telephone us direct asking for your Account Manager or the person you have been dealing with or their supervisor. You can also visit the ALPS Ltd website at **www.alpsltd.co.uk**.

Any complaints regarding our Policy or service or our service providers should be addressed to:

**The Managing Director,
Auto Legal Protection Services,
Sunnyside Mill, Highfield Road,
Congleton,
CW12 3AQ**

How we will deal with your complaint

If the complaint is about another party who we have placed business with we will pass details of the complaint to them and notify you accordingly.

An acknowledgement that your complaint has been received will be sent to you within 3 working days following which your complaint will be investigated on behalf of the Managing Director. If necessary, the Acknowledgement letter will detail our understanding of your complaint and we will require you to confirm in writing whether that understanding is correct.

If we can resolve the complaint to your satisfaction by the end of 3 working days of receipt of your complaint, we will provide you with a summary of the resolution of your complaint.

If the complaint cannot be resolved within three business days our acknowledgement letter will either provide the result of our investigation or will clarify our understanding of your complaint and confirm that we will investigate and respond to your complaint within 4 weeks of receipt. If we are unable to complete our investigation within this timescale we will write to you to advise you of the reason for any delay. After completion of our investigation we will notify you of the outcome.

Alternatively, at any stage, you have the right to contact the Financial Ombudsman Service who can review complaints from eligible complainants.

Further information can be found at <http://www.financial-ombudsman.org.uk/default.htm>

**The Financial Ombudsman Service
Exchange Tower,
Harbour Exchange,
London
E14 9SR
Tel 0800 023 4567 or 0300 123 9123**

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products. To refer your matter to the Financial Ombudsman Service, you must qualify as an eligible complainant. Eligible complainants include a trust or charity with income below £1 million, micro enterprises (less than 10 employees and less than £2 million turnover) and individual customers.

The complaint procedure does not affect any legal rights you may have to take action against us.

If you have any questions please contact:

T : 01260 241555 E : sales@alpsltd.co.uk W : alpsltd.co.uk

ALPS, Sunnyside Mill, Highfield Road, Congleton, Cheshire, CW12 3AQ