



Complaints Standards Leaflet

If you're not happy with us, we want to put things right.

Who we are

Keegan & Pennykid (Insurance Brokers) Ltd were founded in Edinburgh in January 1968 and provide general insurance and financial services advice to individuals, businesses, charities and voluntary organisations alike.

Our contact with you

In all our contact with clients we aim to be polite and professional. We will always try to set out our views clearly and without using jargon. All communications with us may be monitored/recorded to improve the quality of our service and for your protection and security.

We're here to help

Naturally, we hope you will be happy with the service we provide. However, we know that as in any organisation things can sometimes go wrong. If you feel that we have let you down in any way, then please let us know as soon as possible so we can try to solve any problems quickly and fairly. This also helps us to improve our service in the future.

We take complaints about our service very seriously. To make things as easy as possible, you can tell us about any issues you have with us in person, over the phone, via a letter, email or fax. Our contact details are:

The Managing Director
Keegan & Pennykid (Insurance Brokers) Ltd
50 Queen Street
Edinburgh
EH2 3NS
Tel: 0131 225 6005
Fax: 0131 226 3811
E-mail: mail@keegan-pennykid.com
Website: www.keegan-pennykid.com

A copy of our Complaints Standards Leaflet is available on request.

Dealing with complaints promptly

When you contact us you can expect our staff to be courteous, efficient and helpful. Whatever the issue is, we'll try to get it sorted out by the end of the third business day following the day of receipt of your complaint, but if that doesn't look likely then we will:

- Send you an acknowledgement (within 5 working days of receipt of your complaint) – so you know we're working on it - and will give you the name and contact details of the person who will be dealing with your complaint; and
- Try to resolve things as quickly and fairly as possible. If this looks like it will take longer than 28 days, your dedicated complaint handler will let you know – and keep you regularly informed of how your complaint is progressing;

Because every complaint is different and important to you we'll aim to get it resolved as quickly and fairly as we can, although regulation allows us 8 weeks in which to do this. Please bear in mind though that if your complaint involves information from third parties some delays could be beyond our control. We will however, pursue information on a regular basis.

By the end of 8 weeks of us receiving your complaint we will provide you with either:

- A final response letter detailing our conclusions and resolution to the complaint. This letter will also confirm that if you remain dissatisfied with our final response that you may refer your complaint, free of charge, to the Financial Ombudsman Service (FOS) within six months of the date of our final response letter, otherwise you would lose this referral right. A copy of the FOS leaflet '*your complaint and the Ombudsman*' will also be enclosed (if not already supplied).

OR

- A response letter to let you know that we are not in a position to make a final response, giving the reasons for the further delay and indicating when we expect to be able to provide you with a final response. We will also inform you that you may refer your complaint, free of charge, to the Financial Ombudsman Service (FOS), if you are dissatisfied with the delay. A copy of the FOS leaflet '*your complaint and the Ombudsman*' will also be enclosed (if not already supplied).

The FOS will be able to advise you whether it is appropriate for them to review your complaint. Their contact details are:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Tel: 0800 023 4567 (calls are free on mobile and landlines)
Email: complaint.info@financial-ombudsman.org.uk
Web: www.financial-ombudsman.org.uk

In the event that we receive a complaint that is not about us, or our services, and assuming that we can identify the firm to whom the complaint should be addressed, we will carry out the following action:

- We will write to the firm concerned, explaining that we believe the complaint to be theirs, and suggesting that they contact you, directly.
- We will write to you confirming that we have informed the firm of your complaint and will also provide you with their contact details, should you need to contact them.

Keegan & Pennykid (Insurance Brokers) Ltd is authorised and regulated by the Financial Conduct Authority (Financial Services Register No: 231032). Keegan & Pennykid (Insurance Brokers) Ltd. is a company registered in Scotland No. SC060085.

Registered Office: 50 Queen Street, Edinburgh, EH2 3NS. Keegan & Pennykid (Insurance Brokers) Ltd is a wholly owned subsidiary of Benenden Wellbeing Limited and is a member of the British Insurance Brokers Association.