

COMPLAINTS HANDLING PROCEDURES

COBRA ACCIDENT MANAGEMENT

COBRA Insurance Brokers Ltd is required by its Regulator, to have in place effective internal complaints handling procedures for handling any expression of dissatisfaction from its clients, whether verbal or written and whether justified or not in respect of a claims management service that we have provided via our trading company [COBRA Accident Management](#) and that is regulated under the Compensation Act 2006.

Set out below are the procedures that we have put in place to ensure that complaints are handled fairly, effectively and promptly, and resolved at the earliest possible opportunity. Our objective is to resolve complaints internally, whenever possible, in order to minimise the number of cases where our clients need to refer the issue to a higher dispute resolution authority.

How to complain

If you should have any complaint about a claims management service that we have provided, we would ask you to make your complaint to [Jan Staniforth, Compliance Manager](#), at the following address:

**COBRA Insurance Brokers
Quadrant House
Croydon Road
Caterham
Surrey CR3 6TR**

You may make your complaint at any time and by any reasonable means (for example by letter, telephone, fax, e-mail or in person) although we would prefer you to contact us in writing, detailing the precise nature of your complaint, so that there can be no misunderstanding.

How we will investigate your complaint

[Jan Staniforth, Compliance Manager](#) will record your complaint. The complaint will then be handled either by [Jan Staniforth, Compliance Manager](#) or, where appropriate, by a member of staff of sufficient competence who was not directly involved in the matter, which is the subject of your complaint.

The person handling the investigation will, however, have authority to settle complaints himself (including the offering of redress where appropriate) or have ready access to someone with authority within [COBRA Insurance Brokers Ltd](#), who has that authority.

We reserve the right to decline to consider a complaint that is made more than six months after you became aware of the cause of the complaint.

How we will respond to your complaint

Within five business days of receiving your complaint we will send you a written acknowledgement giving you the name and job title of the person who will be carrying out the investigation and when you can expect to receive a response.

Should we receive a complaint which does not relate to any general insurance product or general insurance related service that we provide, or should more appropriately be referred to another organisation, we will advise you in writing within five business days of receipt of the complaint. Where possible, we will provide you with details of to whom the complaint should be directed.

Within four weeks of receipt of your complaint we will:

Send you a written final response informing you of the outcome of our investigation. This letter will detail the nature and terms of any offer of compensation, which we may consider appropriate or, alternatively, our reasons for rejecting the complaint.

or

Inform you in writing of the reasons why we are not yet in a position to resolve your complaint and indicate when we will make further contact.

Within eight weeks of receipt of your complaint we will:

Send you a written final response informing you of the outcome of our investigation. This letter will detail the nature and terms of any offer of compensation, which we may consider appropriate or, alternatively, our reasons for rejecting the complaint.

or

Inform you in writing of the reasons why we are still not in a position to make a final response to resolve your complaint and indicate when we expect to be able to make a final response. At that time we will also inform you that if you are dissatisfied with the delay, you may refer your complaint to the Claims Management Regulator.

If you are not satisfied with our response, or if a complaint is not resolved after eight weeks, you may refer the complaint to:

Claims Management Regulator
PO Box 7824,
Burton on Trent,
Staffordshire
DE14 9DP
info@claimsregulation.gov.uk
Telephone: 0845 4506858