

Complaints process

If you need to make a complaint

We are committed to providing excellent service, and will always aim to do so. It is, however, inevitable that on occasions disagreements and errors may occur. If you are reading this leaflet we probably didn't get it right.

If this situation has occurred and not been resolved to your satisfaction and, as a consequence, you wish to make a complaint, Sedgwick commit to the following:

- We will accept your complaint in the medium which suits you best, i.e. telephone, email or letter
- Your complaint will be dealt with in a diligent, timely and fair manner
- Your complaint will be investigated impartially and independently of the person(s) against whom the complaint has been made
- The Sedgwick complaint process satisfies the requirements of the Financial Conduct Authority
- In some cases your insurer will take over the handling of your complaint and any response will be issued by them, and following their timetable

How long will it take?

We aim to resolve the issue immediately.

If we are unable to achieve this by the end of the third business day following receipt, and unless we are required as mentioned above to refer your complaint to your insurers for their attention and response to you, we will:

- Acknowledge your complaint in writing, advising you of the name, position and contact details of the person responsible for investigating your complaint

- We will aim to provide you with a final response within ten working days, or earlier if required by your insurers
- If we are unable to issue a final response within this time because of the complexities of the case, or because of the necessity to await information from others, we will advise you of the reasons and provide you with the date by which we expect to be able to issue a final response
- If you are unhappy with our final response, (and are the insured party or other eligible complainant) we will undertake to inform your insurers, to enable them to advise you what further dispute resolution options are available to you

Complaints – Lloyd's of London policies

If your policy is underwritten through Lloyd's of London, your complaint will be handled in line with Lloyd's complaints procedures and Financial Conduct Authority (FCA) rules. Although we may be involved in the handling of your claim, Lloyd's managing agents are responsible for dealing with complaints. We will work closely with them to ensure your complaint is managed fairly and promptly.

- Your complaint will be acknowledged in writing
- You will receive a final response within eight weeks of your complaint being received
- If a final response cannot be provided within eight weeks, you will be informed of your right to refer your complaint to the Financial Ombudsman Service (FOS)



If you remain dissatisfied after receiving your final response, you may be able to request an independent review by Lloyd's and/or refer your complaint to the Financial Ombudsman Service, free of charge.

They can be contacted at:

- complaints@lloyds.com
- complaint.info@financial-ombudsman.org.uk

Tailored to you

We want to make sure that raising a complaint is as easy as possible. That you can access us, that you know we will work with you in the way that best suits your personal needs, and that you can complain where we fall short of those expectations.

Our service should be:

- Accessible
- Supportive
- Clear and straightforward
- Responsive to any needs you have made us aware of

If your complaint relates to any shortfall in our service in these areas, please tell us. Also, do let us know your preferred method of contact as we work through your complaint.

Who do I contact?

We believe that dealing with the problem as close to source as possible facilitates speedy resolution, and we suggest notification to the complaint referral point you have been given at the outset of your claim.

Our complaint process is overseen by Customer Relations:

Sedgwick

30 Fenchurch Street

London EC3M 3BD

T: 0345 600 3568

complaints@uk.sedgwick.com