

Complaints Policy

If you have a complaint about your (re)insurance product or the service you have received, please find guidance below.

MS Automotive (London) Limited ("MSA") strives to ensure our clients receive the best possible service. If you are not satisfied with the level of service provided, we will make every effort to resolve this as soon as possible.

If your complaint is regarding MSA or a service we have provided, we impartially and thoroughly investigate the circumstances and ensure we do everything we can to resolve your complaint fairly.

MSA endeavour to learn from our mistakes, the root cause of complaints made against MSA are internally reviewed to ensure lessons are learnt so that we continuously improve the service we provide to our clients.

If you consider that you have cause to complain, the following information will assist you:

- How to make a complaint
- Our complaints handling procedure
- What options are open to you if you are not satisfied with our response

How to make a complaint

If you wish to make a complaint, in the first instance please contact the person you normally deal with at MSA, by either email or telephone. Alternatively, you can contact our Compliance Officer:

Compliance@msautomotive.co.uk

Our complaints handling procedure

1. Once we receive your complaint we will send an acknowledgement, confirming its receipt.
2. If your complaint concerns the provision of (or failure to provide) a service by another firm authorised by the Financial Conduct Authority, such as an insurer, we will promptly refer your complaint in writing to the firm. In these circumstances, we will provide you with the full contact details for the firm and, if the other firm is solely responsible, our final response.
3. We aim to resolve your concerns, whenever possible, by close of business on the third working day after receipt of your complaint; in which case we will send what is known as a summary resolution, explaining the steps we have taken to review the circumstances and our evaluation.
4. We will endeavour to resolve your complaint at the earliest possible stage. However, if further investigation is needed, meaning that we require longer than three working days to carry out the investigation, we will promptly contact you in writing and advise this.

5. We will keep you regularly informed of our progress and the measures being taken to resolve your complaint. You are welcome to contact us at any time to check the status of our investigation. A final response will be issued to you in writing, no later than eight weeks after receipt of your complaint.
6. If, after eight weeks, you are still waiting for us to respond, we will write to you explaining why we have been unable to conclude your complaint and the options available to you.
7. After you have received our summary resolution, final response or in the rare event that you are still waiting for a final response eight weeks from us receiving the complaint, you may refer your complaint to the Financial Ombudsman Service (“FOS”) if you are either:
 - a private individual;
 - an enterprise that employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed €2 million at the time the complaint was made;
 - a charity which has an annual income of less than £6.5million at the time the complaint was made;
 - a trustee of a trust that has a net asset value of less than £5 million at the time the complaint was made;
 - a small business that employs fewer than 50 persons or has a balance sheet total of less than £5million or equivalent;

A complaint may be brought on behalf of an “eligible complainant” or on behalf of a deceased person who would have been an “eligible complainant” by a person authorised by law.

We will advise you of the time limits for making a referral to the FOS and supply a copy of the FOS explanatory booklet with our final response. The FOS can be contacted by:

Accessing their website: <http://www.financial-ombudsman.org.uk/consumer/complaints.htm>

Telephoning: +44 (0)300 123 9 123 or +44 20 7964 0500 if you are calling from outside of the United Kingdom.

Sending an email to: complaint.info@financial-ombudsman.org.uk

We will provide whatever assistance we can to the FOS and abide with their final decision.

Your right as a client to take legal action remains unaffected by the existence or use of any complaints procedures referred to above. However, the FOS will not adjudicate on any cases where litigation has commenced.