



“Complaint” means any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of a person about a provision of, or failure to provide, a financial service, claims management service or a redress determination, which alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience, which relates to the activities carried out pursuant to this Agreement or the operation of the Policies.

# Complaint Process

## How to make a complaint

In the event that our service does not meet your expectations and you wish to make a complaint we ask that you contact our Compliance Officer, or in their absence, our Business Operations Manager, either by telephone or in writing using the following details:

Compliance Officer  
538 Underwriting  
75 King William Street  
London EC4N 7BE

**Email:** [compliance@pscinsurance.co.uk](mailto:compliance@pscinsurance.co.uk)

**Website:** [www.538underwriting.co.uk](http://www.538underwriting.co.uk)

We will handle your complaint fairly and, as part of our quality procedures, we will use it to maintain and improve our service. We aim to resolve your concerns, whenever possible, within three working days. If this is not possible, we will acknowledge your complaint in writing no later than five working days after receipt. We will then deal with your complaint promptly and will keep you informed of the progress of our investigation and the measures being taken to resolve your complaint. If we are unable to issue a final response within eight weeks of receipt of your complaint, we will write to you and explain why we have been unable to conclude your complaint and confirm when we expect to

be able to provide a final response. You are welcome to contact us at any time to check the status of our investigation.

We will also advise you of your right to refer the complaint to the Financial Ombudsman Service (FOS) If you remain dissatisfied with our response, you may be able to refer your complaint to the Financial Ombudsman Service (‘FOS’) but you must do so within 6 months of the date of our final response. After six months, the Ombudsman will only be able to support you in very limited circumstances. For example, if the Ombudsman believes the delay was because of exceptional circumstances.

You can contact the FOS using the following details:

The Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London E14 9SR

**Email:**

[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Website:**

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Further details on how the FOS can assist are available at the website shown above.