

Complaint Handling Procedure

1. Making a complaint

You can make a complaint in writing, by phone or e-mail:

CLS Property Insight Limited (CLS PI)
26 Kings Hill Avenue
West Malling
Kent
ME19 4AE

Tel: 01732 753 910

Email: complaints@clspropertyinsight.co.uk.

All complaints will be investigated by an appropriate employee of CLS PI who will have the authority to settle complaints including offering redress where necessary or will have access to a Director to authorise any redress. At Your request and with Your written authority CLS PI will liaise with anyone acting formally on Your behalf.

2. Acknowledging a complaint (time limits)

CLS PI will send You written acknowledgment of Your complaint within 5 working days of its receipt, giving the name or job title of the individual handling the complaint for CLS PI (together with these details of CLS PI complaint handling procedure). At this point CLS PI will inform You that it will liaise with any relevant counselling organisation on Your behalf where this is appropriate.

Within 20 working days of its receipt You will receive either:

- a) a final response in writing; or
- b) a holding response, explaining why the complaint has not yet been resolved and also an indication of when to expect further contact.

Within 40 working days of receiving the complaint You will receive a final response in writing.

If Your complaint relates to CLS' Search Products, and a final written response is not received within the designated time limits CLS PI will inform You that it may refer the matter to The Property Ombudsman Scheme at Milford House, 43 - 55 Milford Street, Salisbury, Wiltshire SP1 2BP. (Website: www.tpos.co.uk; Email: admin@tpos.co.uk).

If Your complaint relates to CLS' Insurance Products or Bonds and a final written response is not received within the designated time limits CLS PI will inform You that it may refer the matter to The Financial Ombudsman Service (FOS) Exchange Tower, Harbour Exchange Square, London, E14 9SR, Tel. 0800 023 4567 or online at www.financial-ombudsman.org.uk;

3. The final response

Once a final decision has been made by CLS PI a final written response will be sent to You, and this response will:

- a) offer redress or reject the complaint, and give reasons for doing so. Appropriate redress will not always involve financial redress as an apology may suffice in some cases;

- b) inform You that if You are not satisfied with the action taken by CLS PI and its final response You can refer Your complaint to the TPO within 12 months of the final viewpoint letter, or the FOS within 6 months of the final viewpoint letter;
- c) indicate that if a reply is not received within 8 weeks of the final response, then the complaint will be regarded as closed.

4. Compliance of Complaint Procedures with The Property Ombudsman Scheme

All complaint records will be retained for a minimum period of 3 years from the date of the receipt of the complaint. CLS PI will co-operate fully with the Ombudsman during an investigation and comply with the Ombudsman's final decision.

5. Insurance Products:

If you have any questions or concerns about Your policy or the handling of a claim You should, in the first instance, contact the insurance broker or solicitor who arranged this policy for You, or CLSPI via email: complaints@clspropertyinsight.co.uk.

To allow CLS PI to deal with your concerns promptly, please quote your policy number in all correspondence. If CLS PI is unable to resolve the complaint to Your satisfaction by close of business the following day You should then contact:

The Complaints Manager
ERGO UK Specialty Limited
Munich Re Group Offices
13th Floor
10 Fenchurch Avenue
London
EC3M 5BN
Tel: 0230037130

Fax: 020 3003 7015

If You are still dissatisfied, then You may also have the right to refer Your complaint to:

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

Tel: 0800 234 567

Further information is available on www.financial-ombudsman.org.uk.

Your rights as a customer to take legal action are not affected by the existence or use of the complaint's procedure mentioned above. However, the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.