

Internal Complaints Handling Procedure

Optima Claims Ltd have in place effective internal complaints handling procedures for dealing with any expression of dissatisfaction from its customers about its general insurance related activities.

We are committed to treating customers fairly and have in place the following complaints handling procedure to ensure that complaints are handled fairly, effectively, and are resolved at the earliest possible opportunity.

Our objective is to resolve complaints internally, wherever 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 make a complaint

Our intention is to consistently provide you with an exceptional level of customer service. If, however, there are occasions when we do not meet your expectations, please contact us immediately.

We expect to rectify any problems you may be experiencing by telephone, where a member of our experienced staff will be able to assist. You are of course also welcome to put your complaint in writing to James Dickinson (Managing Director) using the following contact details:

Optima Claims Ltd
12 Allenby Business Village
Crofton Road
Lincoln
LN3 4NL
Tel: 01522 569009
E-mail: james.dickinson@optimaclaims.co.uk

If you are not satisfied with how your complaint has been handled, you can refer your complaint to The Financial Ombudsman Service if it falls within their jurisdiction. They can be contacted at:

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
Isle of Dogs
London
E14 9SR
Tel: 0800 023 4567
E-mail: financial-ombudsman.org.uk

How we will investigate your complaint

Complaints will be recorded and investigated by the Managing Director (James Dickinson) or, where appropriate, by a senior member of staff who was not directly involved in the matter which has brought about the complaint.

Complaints will be handled competently, diligently, and impartially.

The person handling the investigation will have authority to settle complaints or, have ready access to the Directors who have that authority.

How we will respond to your complaint

Your complaint will be acknowledged within 5 working days and passed to a senior member of our team to review.

If we are unable to resolve your complaint by close of business on the fifth business day following receipt, we will send prompt written acknowledgement (usually within five business days) giving you the name and job title of the person who will be carrying out the investigation and detailing when you can expect to receive a response.

We will keep you informed of any progress made with the complaint and the measures being taken to resolve the matter.

Within eight weeks of receiving your complaint we will provide you with a written final response informing you of the outcome of our investigation.

This letter will:

Advise whether we have accepted the complaint and detail the nature and terms of any offer or remedial action, compensation, or redress which we may consider appropriate.

Advise whether we are offering any remedial action or redress without accepting the complaint or, explain our reasons for rejecting the complaint.

Indicate when we expect to be able to provide a final response in the unlikely event that we are not able to make a final response after eight weeks.

At this time, we will also inform you that if you are dissatisfied with our final response, you may refer your complaint to The Financial Ombudsman Service or an Approved Dispute Resolution Facility.