



RISK ASSURANCE MANAGEMENT LIMITED

COMPLAINTS PROCEDURE

Risk Assurance Management Limited (RAM) prides itself on providing a first class level of service with a thorough approach to providing client satisfaction. In the event that you may be dissatisfied with the service we have provided, RAM has developed the following complaints procedure to ensure that your concerns are dealt with efficiently and in a professional manner.

Risk Assurance Management Limited as a Coverholder of Lloyd's operates a two stage complaints procedure.

Initially if you have any complaint regarding the handling of your Policy it should be addressed to:-

The Compliance Officer
Risk Assurance Management Limited
Chancery House
Leas Road
Guildford
Surrey GU1 4QW

Email: complaints@ram-ltd.co.uk
Website: www.ram-ltd.co.uk

The circumstances regarding your complaint will be investigated and a written reply will be sent to you within two weeks of receiving your written complaint.

In the event that this proves unsatisfactory, or you have not received a written reply within two weeks, you are entitled to refer the matter to Lloyd's. Written representation should be made to:-

Policyholder and Market Assistance
Lloyd's
Fidentia House
Walter Burke Way
Chatham Maritime
Kent ME4 4RN

Email: complaints@lloyds.com
Website: www.lloyds.com/complaints



If your complaint remains unresolved, you may be entitled to refer it to the Financial Ombudsman Service (FOS):-

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

Tel: 0800 023 4567 or 0300 123 9123
Email: complaints.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

These arrangements for the handling of complaints are entirely without prejudice to a complainant's rights under the Laws of England and Wales and you are free at any stage to seek legal advice and take legal action.