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.

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

Tel: (0370) 7200 780
Email: complaints@ram-ltd.co.uk
Website: www.ram-ltd.co.uk

Depending on the circumstances of your complaint, it will be investigated by either RAM (the arranger) or Shepherds Friendly (the underwriter).

Shepherds Friendly is a trading name of The Shepherds Friendly Society Limited which is an incorporated Friendly Society under the 1992 Friendly Societies Act No. 240F. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. FS Registration Number 109997.

The complaint will be investigated and a written reply will be sent to you within eight weeks of receiving your complaint. If we are unable to review your complaint in this time, we will write to you explaining the reason for the delay.

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.