

# This leaflet tells you:

- How to make your complaint
- What steps you need to follow
- What is needed from you
- Your options for further action



## Complaints Procedure

Markerstudy Insurance Company Limited is registered in Gibraltar No 78789.  
Registered Office: 846-848 Europort, Gibraltar.

Markerstudy Insurance Company Limited is authorised by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority and Prudential Regulation Authority in respect of underwriting insurance business in the UK (No. 206322).

Markerstudy Limited is registered in England and Wales No. 03969511. Registered Office: 45 Westerham Road, Bessels Green, Sevenoaks, Kent TN13 2QB  
Markerstudy Limited is authorised and regulated by the Financial Conduct Authority (No. 312214)

# Our Complaint Handling Procedure

**At Markerstudy Limited we are dedicated to delivering a first class level of service to all policyholders. However, we accept that things can occasionally go wrong and would encourage you to tell us about any concerns you have so that we can take steps to make sure the service you receive meets your expectations in the future.**

## How to complain

If a dispute regarding your policy or claim does arise, and it cannot be resolved by reference to your insurance intermediary/broker, you should know what steps you have to take. This is why we have outlined our procedure as a guide for you to follow.

## Need help?

If you are unsure about any part of the complaints procedure please feel free to call us on

**0344  
705  
0633**

We will be more than happy to try and address any query you have.

## Step 1

**Markerstudy Limited act as the service provider for Markerstudy Insurance Company Limited if you have a complaint.**

Contact  
**Markerstudy Customer Relations  
Markerstudy Limited  
PO Box 727, Chesterfield S40 9LH**  
Call us on **0344 705 0633**  
or email **complaints@markerstudy.com**

### What is needed from you

- A policy and/or claim number
- An outline of your complaint
- A contact telephone number

### What you should know

We will investigate your complaint and may need to liaise with your insurer – Markerstudy Insurance Company Limited – to resolve it.

We may also need to contact claims suppliers or your insurance intermediary/broker to address your concerns.

### Response time

We will attempt to resolve your complaint immediately. If we are unable to resolve your complaint by the end of the next working day, you can expect the following from us:

- Acknowledgement of your complaint in writing within 5 working days of receipt. This will state who is handling the complaint.
- We will aim to resolve your complaint within 4 weeks of receipt, by sending you a final response letter. However, if we are unable to resolve your complaint within this time period, we will write to you to advise you of progress.
- Our goal is to ensure that you receive a final response within 8 weeks of receipt of your complaint. If we are still unable to provide you with a final response at this stage, we will write to you explaining why, and advise when you can expect a final response. At this point you may refer your complaint to the Financial Ombudsman Service (see Step Two).

### What is a final response?

This letter should clarify the final position in relation to your complaint and any actions agreed going forward. Where we have been unable to resolve your complaint promptly, it will be referred to your insurer, and we will issue a final response letter in conjunction with them.

## Step 2

### The Financial Ombudsman Service

#### What you should know

You may go directly to the Financial Ombudsman Service when you first make your complaint, but the Ombudsman will only review your complaint at this stage with our consent. However, we are still required to follow the procedure as stated in Step 1.

If more than 8 weeks from the date of your complaint has passed and you have not received a final response, you may refer your complaint to the Financial Ombudsman Service.

If you have received a final response but are dissatisfied, you have the right of referral to the Financial Ombudsman Service within 6 months of the date of the final response letter. You may only refer to the Financial Ombudsman Service beyond this time limit if we have provided our consent.

The Financial Ombudsman Service will let you know that they have received your complaint and what the next steps will be.

Contact  
**The Financial Ombudsman Service  
Exchange Tower  
London E14 9SR**

**Telephone: 0300 123 9 123**  
**Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)**

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

The Financial Ombudsman Service will consider your complaint totally impartially and we are bound by their decision.