

## The Financial Ombudsman Service (FOS)

MMA Insurance plc is covered by the FOS, a free service to consumers for the impartial resolution of complaints. There are some situations where the FOS is not able to assist, and you must have allowed MMA the opportunity to resolve the complaint within our Internal Complaints Procedure, as detailed above, before they will review your complaint. Please contact the ombudsman directly for advice on whether your complaint is eligible for review.

### You can contact the FOS directly:

- **In writing to:**

The Financial Ombudsman Service,  
183 Marsh Wall, South Quay Plaza,  
London E14 9SR

- **By telephone on:**

0845 080 1800 or  
0207 9640500

If your complaint is reviewed by the ombudsman, we are bound by the ombudsman's decision, if you accept it.

At MMA we sincerely hope that matters will not reach this stage, but if they do, we agree to fully co-operate with any investigation by the FOS.

Following our Internal Complaints Procedure and seeking a review from the FOS does not affect your right to take legal action.



## Complaints Procedure



Authorised and regulated by the  
Financial Services Authority.



M647B/07/11

[www.mma-insurance.com](http://www.mma-insurance.com)

At MMA it is always our intention to provide a first class service to our customers. However, we do appreciate that occasionally things do go wrong.

MMA takes complaints seriously, and we aim to deal with them fairly and promptly. We also use complaints to identify improvements to the service which we offer.

If you feel you have cause for complaint, this leaflet confirms how our Internal Complaints Procedure works. You can make a complaint in writing, by telephone, or by email via our website.

## How to Complain

In some cases your broker or intermediary who arranged the insurance will be able to resolve any concerns, and you should contact them directly.

**Alternatively, please contact us at MMA, quoting your policy or claim number.**

### In writing to:

MMA Insurance plc, 2 Norman Place,  
Reading, Berkshire RG1 8DA

### By telephone on:

0844 902 1000\*

### By email via our website:

[www.mma-insurance.com](http://www.mma-insurance.com)

### By email at:

[qualityassurance@mma-insurance.com](mailto:qualityassurance@mma-insurance.com)

## What we will do

On receipt of your complaint, we may be able to resolve your concern immediately, in which case we will confirm what we have done to resolve the situation.

### Step 1

If we are unable to resolve the concern immediately, we will issue you with an acknowledgement letter within 3 business days. You can therefore be assured that we are investigating the circumstances of your complaint and will contact you to keep you updated on the progress.

We aim to respond to all complaints as soon as possible but always within 21 days of receipt. If we are not in a position to respond at this point we will in any case issue you with a letter to update you on the progress we are making.

### Step 2

In the majority of cases our response should resolve your concerns. However, in some cases we may have been unable to reach a solution which you find satisfactory. Therefore at this stage, if you remain dissatisfied, please contact us again to ask us to review our decision, giving us any further information you may feel is relevant to your complaint. We will then review your comments and consider whether our decision should be changed.

If at this point we cannot resolve the matter for you we will send you a final response letter. This letter will set out our final decision on the case and confirms that our Internal Complaints Procedure has been exhausted.

We will ensure you receive a response within 8 weeks from the date of receipt of your original complaint which confirms where you stand.

On receipt of this letter, or if 8 weeks have elapsed since the date we received your complaint (and you are still dissatisfied), you can ask the Financial Ombudsman Service to review your case.

\*For training and security purposes calls may be recorded.

