

COMPLAINTS HANDLING PROCEDURE

Aspen aim to provide the highest quality of service to our customers at all times but we recognise that complaints may arise as part of the normal course of business. Understanding and acting on the cause of complaints can provide Aspen with an opportunity to improve the service we provide.

If you feel that we have failed to provide you with the best service please let us know immediately. We take all customer complaints seriously and we are committed to resolve your complaint quickly, openly and fairly.

HOW TO COMPLAIN

If you are dissatisfied with any aspect of the handling of your insurance, we would ask you to contact the department concerned in the first instance. If you remain unhappy and feel the matter has not been resolved to your satisfaction, you may refer a complaint to us at any time in one of the following formats:

- By telephone: 0207 184 8841
- By email: complaints@aspen-insurance.com
- In writing at: Complaints Department
Aspen Insurance UK Limited
30 Fenchurch Street London
EC3M 3BD

Any complaint is managed in accordance with our Regulators' best practice guidelines and minimum standards. For AIUK, this is the FCA, whilst for AMAL and Syndicate business, this is Lloyd's.

HOW WE HANDLE YOUR COMPLAINT

Step 1: We will try to resolve your complaint immediately:

If you are dissatisfied with any aspect of the handling of your insurance, we would ask you to contact the department concerned. The department will look into your complaint and we aim to resolve your concern immediately.

Step 2: Within 5 working days of receiving your complaint:

If we are unable to resolve the matter immediately, we will send you an acknowledgement letter within 5 working days. The letter will provide the contact details of the person who will be supporting you throughout your complaint.

Step 3: Within 8 weeks of receiving your complaint:

We will endeavour to provide you with a final response explaining the outcome of our investigation and the next steps, or a letter confirming when we anticipate we will have concluded our investigation.

With reference to AMAL and Syndicate business, should you remain dissatisfied with the response that you receive from us, you may refer your complaint to Lloyd's. Lloyd's will investigate the matter and provide a final response.

Lloyd's can be contacted in one of the following ways:

- By telephone: 0207 327 5693
- By email: complaints@lloyds.com
- By fax: 0207 327 525
- In writing: Complaints
Lloyd's
Fidentia House, Walter Burke Way
Chatham Maritime, Chatham Kent,
ME4 4RN
- Website: www.lloyds.com/complaints

Step 4: Refer your complaint to the Financial Ombudsman Service (FOS):

If after making a complaint you remain unhappy and feel the matter has not been resolved to your satisfaction, you may be able to refer your complaint to the FOS. You can contact them in one of the following ways:

- By telephone: 0800 0234567
- By email at: complaint.info@financial-ombudsman.org.uk
- In writing: Financial Ombudsman Service
Exchange Tower London
E14 9SR
- Website: www.financial-ombudsman.org.uk

This is a free and impartial service and you are entitled to contact the FOS at any stage of your complaint.

Not all complainants may refer complaints to the FOS, but, for our part we will treat all complainants equally and fairly:

The FOS may not be able to consider a complaint if you (at the time of the complaint referral):

- have not provided us with the opportunity to resolve it;
- are a business with an annual turnover of more than £6.5 million (or its equivalent in any other currency); and
 - (i) employs more than 50 persons (full time employees or total of part time employees); or
 - (ii) has a balance sheet total of more than £5 million (or its equivalent in any other currency)
- are a charity with an annual turnover of more than £6.5 million;
- are a trustee of a trust that has net asset value of more than £5 million.

Following this complaint procedure does not affect your rights to take legal action.