

## **Complaints Procedure**

### **Our commitment to you**

At Sunderland Marine each of our customers is important to us, and we believe you have the right to a fair, swift and courteous service at all times. We aim to always provide you with a high standard of service but if you have any comments, queries or complaints about our service please do not hesitate to contact us. Your feedback will help us to ensure that we constantly improve the service we provide to you and all our policyholders.

1. We will acknowledge your complaint within 5 working days of receipt of your complaint and provide you with the name and contact details of the person dealing with the matter.
2. We will investigate your complaint and endeavour to send a final response to you within 4 weeks of receipt of your complaint. If we are unable to provide you with a final response within this time we will send you an update and explanation with the likely timescales for completing the outstanding enquiries.
3. We will endeavour to send a final response to you within 40 working days of receipt of your complaint. If we are unable to provide you with a final response within this time frame, we will write to you explaining why and advise you when you can expect a final response.
4. If more than 8 weeks from the date of your complaint has passed and you have not received a final response, or you are dissatisfied with the final response you have received (at any stage of the process) you can write to the Financial Ombudsman Service (FOS), who provide consumers with a free independent service for resolving disputes with financial firms at the following address:

The Financial Ombudsman Service (FOS)  
Exchange Tower  
London  
E14 9SR

You can find out more at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or call them on 0800 023 4 567. You must refer your complaint to the Financial Ombudsman Service within six months of the date of the final response.

For complaints in relation to policies underwritten by the North of England P&I DAC, please contact The Irish Financial Services and Pension Ombudsman at the following address:

The Financial Services and Pensions Ombudsman (FSPO)  
Lincoln House  
Lincoln Place  
Dublin 2  
DO2 VH29

You can find out more at [www.fspo.ie](http://www.fspo.ie) or call them on +353 1 567 7000.

For complaints in relation to Sunderland Marine Owners' Fixed Premium policies, which are underwritten by the North of England Protecting & Indemnity Association Limited or the North of England P&I DAC, please contact [Nick.Tonge@nepia.com](mailto:Nick.Tonge@nepia.com)