

Denman aims to complete all works and have satisfied customers. However, we acknowledge on occasions there may be minor issues that arise and it is important that our customers feel comfortable to raise these points with us and that they are adequately managed.

We ensure we will deliver a fair outcome for our customers. If a customer wishes to make a complaint, we will advise the customer of our complaint policy and procedure. This will include details of making a complaint, being updated on investigations and being provided with the outcome of those investigations. We will assess any special circumstances and vulnerabilities of a customer and tailor our management of their complaint to ensure we take due consideration of this.

Denman will determine whether the issue raised will be classed as a 'complaint' or an 'expression of dis-satisfaction' and will then follow the appropriate protocol. All complaints alleging that the policy holder has suffered a financial loss or material distress or inconvenience will be further reported to insurers as a Reportable Complaint. This will happen immediately

Customers are able to put their complaint to us by any reasonable means, i.e. verbally, by email or by formal letter. Denman will listen to those concerns and create robust records for all formal complaints.

If a customer raises an issue that relates to a previous issue, then that previous complaint should be re-opened. There is no limit to the number of complaints a customer can make – each one will be properly investigated.

All complaints will be actioned immediately. A reportable complaint will also be reported to insurers immediately. A non reportable complaint will be actioned within 2 days and if resolution is not agreed within that period of time, this will then be reported to insurers. Some of our clients may have different timelines for handling complaints and Denman will refer to these for any complaint that is raised.

If a complaint is received, we will record all pertinent details of that complaint, acknowledge it and advise the customer of the process and the likely timescales. These timescales may differ depending on the complexity of the complaint. The initial acknowledgement will always be issued within two working days of receipt of the complaint. Wherever possible the issue should be resolved on the day the complaint is received. All Denman personnel are empowered to manage and resolve complaints.

Updates on our investigation will be issued to our customers where this is necessary, but the ultimate aim if a complaint has been received is to resolve it promptly. The updates will include information on progress made to date,

the measures underway to resolve the issue and the expected resolution date (or date of next update).

All complaints, no matter how reported and resolved, will be followed up with a formal written response within two weeks of resolution.

Denman will ensure relevant and experienced personnel review all details relating to the complaint and make a fair and reasoned decision based on the evidence we obtain during our investigation

It is Denman policy to use clear plain English and avoid the use of technical jargon.

Denman will investigate all claims diligently and impartially and investigations will be undertaken by a company director. Directors will interview all persons necessary to obtain all of the facts.

If a complaint is upheld, Denman will decide on the appropriate form of redress, whether this be a one-off payment, a reduction in costs to the customer or any other means deemed appropriate.

It is vital that detailed analysis of complaints is undertaken to understand the root cause to ensure learning from this and to avoid a repetition. A Director will undertake such analysis and share the lessons learnt with all employees as deemed appropriate.

Denman may have further specific targets depending upon individual insurers.

A handwritten signature in black ink that reads "Mark Denman". The signature is written in a cursive, flowing style.

Mark Denman (Managing Director) – Reviewed – April 2023
To be reviewed April 2024