

Complaints Guide

What to do if you have a complaint

We always try to provide our Members with the very best service but do not always get things right first time. If you are not completely happy with any aspect of our service, please let us know as soon as possible so we can try to put things right for you.

If you want to make a complaint for any reason, please let us know so we can begin investigating it straight away. You can choose how you tell us about it:

- Tell us over the phone or by email using the usual contact details notified to you.
- Write to us at:
Activities Industry Mutual Limited,
Floor 3
Westcombe House
2/4 Mount Ephraim
Tunbridge Wells
Kent
TN4 8AS

When you get in touch with us please give us your contact details, your membership number, details of your complaint, names of people you may have already spoken to about the problem, losses you may have suffered and what you would like us to do to put things right.

We will try to resolve your complaint straight away. If this is not possible we will write to you within five working days to acknowledge your complaint and tell you which of our team is dealing with it. We will continue to try to resolve your complaint as quickly as possible and keep you up to date with our progress every 20 working days if it is not resolved in this time.

If at any time you have a question or are not entirely satisfied with how we are dealing with your complaint, please contact us straight away.

The cover the Mutual provides is a discretionary funding mechanism that exists and operates as an alternative to conventional insurance for its Members. The Financial Conduct Authority (FCA) does not regulate this discretionary funding mechanism and so the Financial Ombudsman Service (FOS) does not deal with complaints about it. The Mutual's 'About Our Services' and 'FAQs' documents contain more information about this and are available on request.

For the Mutual's regulated activities

The Mutual arranges a number of insurance policies for its Members. These include Employer's Liability insurance and a group excess of loss policy for losses above the discretionary part of each risk.

Members of the Mutual can take complaints about risks subject to FCA regulation to The Financial Ombudsman Service (FOS). They can approach FOS once the Mutual has had the opportunity to investigate the complaint and send a final letter explaining the outcome. If the Mutual does not send a final letter after 8 weeks, the Member can ask FOS to investigate. The Mutual can advise you if your complaint is something FOS can help you with or you can contact them at:

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

Website: www.financial-ombudsman.org.uk
Email: complaint.info@financial-ombudsman.org.uk
Phone: 0800 023 4567 or 0300 123 9123

ACG V3 5/5/2015