

Complaints Procedure

This document sets out the complaints procedure of our company. This procedure is based on the requirements of the Ministry of Justice as detailed in the Complaints Handling Rules 2006.

1. The Nature of a Complaint

These written procedures cover the handling of any expression of dissatisfaction, whether oral or written, whether justified or not, made by or on behalf of a complainant* about the provision of the business's regulated claims management service.

2. The Procedure

The complaints handling procedures of the business will provide for the receiving of complaints, the timely response to any complaint, the appropriate investigation by a person with the authority to settle complaints and also notifying the complainant of their right to complain to the Claims Management Regulator where appropriate.

3. Time Limits

We will respond to your complaint within 5 working days and give you the name and job title of the person handling the complaint and let you have a copy of this procedure if you have not already received a copy.

We will endeavour to, within 4 weeks of receiving the complaint, send a final response or should we not be in a position to settle your complaint send a response explaining the position fully and will undertake to contact you again within 8 weeks of receiving the complaint.

Following the end of 8 weeks since receiving the complaint, we will contact you with a final response or a response, which explains why the business is not in a position to make a final response detailing when it is likely to make a final response. We will also, at this point, advise you that you may now refer the handling of your complaint to the Claims Management Regulator should you be dissatisfied with our handling of your complaint.

4. Final Response

When we give you our final response we will try and explain to you all the reasons why we have come to our conclusion. If we feel that redress is appropriate we will show how we have calculated this and we will have based it upon what we believe is fair and appropriate to your complaint.

At the same time we will provide you with contact details for the Claims Management Regulator including the address, telephone number and email address. This will enable you to refer the matter to the regulator should you be dissatisfied with our decision.

5. Reporting to the Claims Management Regulator

We keep records on any and all complaints we receive and how we have dealt with them. The regulator can request details of these records at any time and this enables them to check that we have handled matters in accordance with its requirements.

*A complainant is a person using a service regulated under the Compensation Act 2006.

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Regulated by the Ministry of Justice in respect of regulated claims management activities.

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