



Chartered Loss Adjusters
Subsidence Engineers

THE GRAHAM HIGH GROUP LIMITED

Complaints Policy

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Complaints Policy

Introduction

Graham High Group Ltd. (GHG) mitigate the possibility of a complaint by managing expectations and being pro-active and communicative in our claims handling and by treating customers fairly. GHG are committed to our core values: honesty, impartiality and professionalism which remain central to all our business interactions. Recognising that occasionally things can go wrong we have a robust policy to acknowledge, manage and learn from any errors. GHG also act as representatives for a number of their insurer clients and will therefore manage claims on their behalf where appropriate.

What is a Complaint?

Any 'expression of dissatisfaction' by a customer, insurance company, broker, or any other eligible complainant, a deceased person who would have been an eligible complainant, a person authorised by the eligible complainant or authorised by law concerning the GHG or service, behaviours, actions or attitude of an employee within the group.

What is a Justified Resolved contact?

A justified resolved contact complaint is a structured specific complaint with reasonable grounds for GHG Limited to be solely or jointly responsible for the matter alleged in the complaint taking into account all relevant factors. This complaint was resolved within 24 hours and does not require further investigation.

What is a Justified Unresolved complaint?

A justified unresolved complaint is a structured specific complaint with reasonable grounds for GHG to be solely or jointly responsible for the matter alleged in the complaint taking into account all relevant factors. This complaint was unable to be resolved immediately and therefore require an investigation and written outcome within an 8 week timescale.

What is an Unjustified Contact complaint?

An unjustified contact complaint is a general complaint with no reasonable grounds for GHG Limited to be solely or jointly responsible for the matter alleged in the complaint. This complaint was resolved within 24 hours and does not require further investigation. Where an attempt has been made by GHG to resolve a complaint on behalf of GHG' Insurer client, the complaint will be marked as unjustified but treated in line with the policy until it is unresolved after 3 working days.

When is a Complaint Resolved or Closed?

A complaint is resolved where the complainant has indicated acceptance of a response from the respondent, with neither the response nor acceptance having to be in writing. A complaint is closed once GHG senior management have confirmed in the final response their decision to dismiss the complaint following careful consideration of its merits. Where an attempt has been made by GHG to resolve a complaint on behalf of GHG' Insurer client, the complaint will be marked resolved and closed following the referral to the insurer client on the third working day.

GHG Limited Responsibilities

Whilst GHG Limited is not regulated by the Financial Conduct Authority (FCA) we follow the principles as suggested in the FCA handbook DISP 1. Once a complaint has been received GHG will; investigate competently, diligently and impartially taking into consideration all relevant factors. We will do this consistently and promptly according to the timescales highlighted within this policy.

Staff Responsibilities

All GHG Limited staff must log any expressions of dissatisfaction accurately on the internal Horizon complaints log and try to resolve complaints themselves at first contact if not possible then within 1 working day. If they are unable to do so to the client's satisfaction then the complaint must be logged and passed to a department manager to investigate.

How does GHG Limited receive complaints?

Complaints or expression of dissatisfaction whether justified or not, can be written or oral:

- Letter
- E-mail
- Telephone
- In Person
- Via customer/company representative

How are Complaints recorded?

GHG Limited complaints are logged on our internal 'Horizon' system's complaints log. This log is monitored weekly by the GHG Managers who are responsible for monitoring and resolving complaints. On a monthly basis the department Managers collate all the complaints information and these are reviewed quarterly by the GHG Compliance Committee to identify any significant changes that are needed in the operations of the company.

Complaint Handling Procedure

- The complaint will be acknowledge immediately.
- All attempts will be made to resolve the issue at the time of the complaint or within 1 working day.
- If not resolved a divisional/technical manager will review and attempt resolution which will be confirmed in writing by the end of the third working day.
- In the event that the issue cannot be resolved by the third business day after the date of receipt then the Divisional/Technical Manager is responsible for reporting the complaint to the relevant insurer for them to consider and resolve.
- When notifying the insurer of the unresolved complaint, the Divisional Manager must provide the complainant with a draft acknowledgement letter that includes reference to other potential further avenues of complaint.
- All GHG complaints must be resolved and a final response letter sent to the complainant within 8 weeks from receipt of the initial complaint. If for some reason GHG Limited requires an extension of this timescale then a written request for extension must be sent to the complainant advising why they are not in the position to make a final decision within the 8 week timescale and offer an indication of when they can expect a final response.

Can the Complainant appeal the final decision and if so how?

Depending on the nature of complaint and or the type of service being provided, there may be a route of appeal open to the complainant. This would be identified, with appropriate contact details, in the final response.

Does GHG limited offer compensation for a complaint?

Any complaint, where the complainant has suffered a loss or damages due to the actions or service by GHG, we will investigate the claim for redress or loss and we will offer compensation where we feel GHG has been negligent in our operations and we feel it fair and reasonable for the claim to be made.

There may be cases where alternative compensation is made as a ‘gesture of good will’ these gestures will only be made by instruction of the Operations Director.

How does GHG Limited use complaints to our advantage

GHG appreciates any feedback about their service and by reviewing each complaint are able to identify the root cause of the issues and try to avoid any reoccurrence in complaint types.

All complaints are reviewed quarterly by the GHG Compliance Committee to identify if significant changes are needed in the operations of the company.

Does GHG conduct Customer Service Surveys?

GHG send customer service surveys to random clients by use of email mail shot, these surveys ensure that GHG are operating & providing the service our customers expect. It also gives GHG the opportunity to establish any dissatisfaction in our service that had not previously been raised by the client.