

Claims Financial Complaints Guide

Up until the 1st August 2013 your claim has been dealt with by Everything Legal Limited trading as Claims Financial. With effect from 1st August 2013 the staff managing your claim will become part of DAS Law Ltd. Our contact details, trading name and the people looking after your claim will however remain the same.

Whilst the claims management activities of Everything Legal Limited are regulated by the Claims Management Regulator, DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (SRA). As a result DAS Law Limited will be subject to the SRA Code of Conduct 2011. Our purpose to deliver a high quality service to you remains unchanged.

DAS LAW trading as CLAIMS FINANCIAL COMPLAINTS POLICY (A GUIDE)

Your complaint will be investigated by a Manager in the first instance. The Manager will review the file. If your complaint is about the Manager then it will be dealt with by another Manager.

If possible the complaint will be replied to with 10 working days. If this is not possible, we will tell you when you can expect a substantive reply.

It may be that further information or clarification is needed before the investigation can get underway. If so, we will tell you.

When we reply to your complaint you will be told if the complaint has been upheld. If your complaint is upheld, a remedy will be offered to you, which may include:

- An apology from the firm and an assurance that the mistake will not be repeated, and that we will attempt to do better in future. A plan of action will be set out saying how the claim will be put back on course
- Payment of compensation or
- A combination of the above.

We hope that after a full investigation and explanation you will be satisfied that your complaint has been dealt with fairly.

If you are not satisfied with the response to the Complaint it can and will be reviewed for a second time by the Head of Claims Financial.

If you have exhausted our complaints procedure and are not satisfied with the outcome then you are entitled to contact the Legal Ombudsman.

Any complaint to the Legal Ombudsman must be made:

- Within 6 months of receiving a written response to their complaint from the firm AND
- Within 6 years of the issue of complaint occurring, or 3 years from the date that the complainant should have known there were grounds for complaint (if the issue of complaint took place before 6 October 2010 or was more than 6 years ago).

The Contact details for the Legal Ombudsman are as follows:

Office of the Legal Ombudsman, PO Box 6806, Wolverhampton, WV1 9WJ

Email: enquiries@legalombudsman.org.uk

Tel: 0300 555 0333

Complaints in relation to activities prior to 1st August 2013 will be handled under the following guidance.

Everything Legal Limited trading as Claims Financial Complaints Handling Scheme

1. Complaints may be made in writing, by e-mail, by telephone or in any other form in respect of a claims management service that we have provided and that is regulated under the Compensation Act 2006. In the case of a telephone complaint, we may ask you to put your complaint in writing to clarify the complaint so we can investigate fully.
2. We reserve the right to decline to consider a complaint that is made more than six months after you became aware of the cause of the complaint. There may be instances where we will waive this requirement at our discretion. We will confirm to you in writing if a complaint has been made outside the time limit that we are prepared to consider.
3. We will send you written or electronic acknowledgement of a complaint within five business days of receipt, identifying the person who will be handling the complaint for the business. Wherever possible, that person will not have been directly involved in the matter which is the subject of the complaint, and will have authority to settle the complaint.
4. Within four weeks of receiving a complaint, we will send you either:
 - a) a response which adequately addresses the complaint; or
 - b) a holding response, which explains why we are not yet in a position to resolve the complaint and indicates when we will make further contact with you.
5. Within eight weeks of receiving a complaint we will send you either:
 - a) a response which adequately addresses the complaint; or
 - b) a response which:
 - i. explains why we are still not in a position to make a final response, giving reasons for the further delay and indicating when we expect to be able to provide a response; and
 - ii. informs you that you may refer the handling of the complaint to the Claims Management Regulator if you are dissatisfied with the delay.
6. Where we decide that redress is appropriate, we will provide you with fair compensation for any acts or omissions for which we are responsible and will comply with any offer of redress which you accept. Appropriate redress will not always involve financial redress.
7. A senior manager or compliance officer may consider your complaint and our response to this, and provide you with a final response. If you are not satisfied with our final response, or if a complaint is not resolved after eight weeks, you may refer the complaint to –

Claims Management Regulator 57 – 60 High Street Burton–upon–Trent Staffordshire DE14 1JS	info@claimsregulation.gov.uk Tel: 0845 4506858
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8. The regulator can review the handling of the complaint and can give a direction on further handling of the complaint. However, he cannot determine a complaint or award compensation.