

## Complaints Policy for Customers Overview

### Overview

At Channel Insurance Broker (Jersey) Limited, we are committed to ensuring that we achieve a high level of service and offer high quality products to meet the needs of our customers. If you are not satisfied, we would like to hear about it so that we can investigate your complaint and also to improve our service and/or products offered in the future. Your complaint will be reviewed promptly and fairly by a person who is not connected to the matter you are complaining about.

### If you want to make a complaint

There are various ways you can make a complaint. You can contact:

- the person or team that you usually speak with, or;
- the Managing Director in person or by telephone, email or in writing using the contact information stated on the documentation accompanying this Complaints Policy, or;
- email [tds@cib-insurance.co.uk](mailto:tds@cib-insurance.co.uk)

Please contact us if you want this document in a different format or want us to discuss its contents with you or someone that you tell us to speak with on your behalf.

### Process

We will promptly acknowledge your complaint and will try to resolve your complaint at that stage.

Where we cannot do this, we will write to you within 3 days to tell you if further investigation is necessary.

If we are not able to give you a final response to your complaint within 4 weeks of receipt, we will write to you with an update.

Once we have concluded the investigation, we will write to you with our “Final Response” usually this will be no later than 8 weeks. If we require longer we will advise you of this in writing.

If, following our investigation and response to you, you are not satisfied with the outcome. you may refer the matter to the Channel Islands Financial Ombudsman Service (“CIFO”). Referral to the CIFO is free of charge – but you must contact CIFO about your complaint within six (6) months of the date of the letter or CIFO may not be able to review your complaint. You must also contact CIFO within 6 years of the event complained about or (if later) 2 years of when you could reasonably have been expected to become aware that you had a reason to complain.

If you do not refer your complaint in time, the Ombudsman may not be able to consider your complaint and so will only be able to do so in very limited circumstances, for example if the Ombudsman believes that the delay was as a result of exceptional circumstances.

The CIFO contact details are shown below: -

Channel Islands Financial Ombudsman Services,  
PO Box 114,  
Jersey,  
Channel Islands,  
JE4 9QG

Email: [enquiries@ci-fo.org](mailto:enquiries@ci-fo.org)

Website: [www.ci-fo.org](http://www.ci-fo.org)

Guernsey local phone: 01481 722218

International phone: +44 1534 748610

### Contact Us

 01534 288 930

 [Jerseyinfo@cib-insurance.co.uk](mailto:Jerseyinfo@cib-insurance.co.uk)

 [cib-insurance.co.uk](http://cib-insurance.co.uk)

### Channel Insurance Brokers (Jersey) Limited

Ground Floor, 7 Esplanade

St Helier, Jersey3

Channel Islands, JE2 3QA

Registered in Jersey under Company No. 110071. Registered Office: Channel Insurance Brokers (Jersey) Limited, Ground Floor, 7 Esplanade, St Helier, Jersey, Channel Islands, JE2 3QA. Regulated by the Jersey Financial Services Commission to carry on general insurance mediation business, Firm Ref No GIMB0191. Channel Insurance Brokers (Jersey) Limited is part of the PIB Group of Companies. Please refer to our terms of business at <https://www.cib-insurance.co.uk/ie/terms-of-business/>