



Complaints Procedure

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1. GHG Limited do not get many complaints because we manage expectations, are pro-active and communicative and are honest and professional in our claims handling.
2. Any frustrations, concerns, annoyance or other “noise” in regard to GHG Limited claims handling MUST be referred to a Divisional Manager for advice to avoid a complaint.
3. Claims can be a difficult time for policyholders and others involved in the process and it is GHG Limited’s policy to avoid complaints by anticipating areas of possible dispute and likely irritation and making sure we go the extra mile to explain ‘bad news’ to the parties involved.
4. Sometimes this will require a colleague’s or manager’s input but we should always be prepared to see when we need to review a case and spend more time explaining something and ensure we do all we can to avoid a complaint.
5. Complaints can be technical or procedural, relate to policy cover or GHG Limited’s handling.
6. Any verbal or written expression of dissatisfaction is a complaint
7. Complaints can be simple or complex. Some of our clients see them as follows and this is a useful way of looking at customer feedback;
 - a. Level 1 can be resolved the same day by an explanation of the situation and an apology if necessary.
 - b. Level 2 can be resolved with a review of the file by a manager and efforts to get the claim on track – could be a GHG Limited’s or insurer delay, a mis-communication or accusation of not understanding the issues on either side. Client may be involved at this stage but will be notified in any event.
 - c. Level 3 something that needs to be referred to our client or has already been referred to them by the policyholder etc or FOS type review

8. Complaints must be dealt with or acknowledged within 24 hours
9. A clear timetable must be set out to review and respond to the complaint
10. A Manager must be briefed and take responsibility for the review and response – whatever method is used to respond – e.g. Manager, Adjuster, Director, Client – to suit the circumstances
11. Horizon Claims Management System must be updated to show that a complaint is under review and can only be signed off by a manager
12. Client must be fully informed as appropriate and in accordance with the agreed SLA's