COMPLAINTS PROCEDURE

Altitude Insurance Ltd and/or Altitude Insurance Brokers Ltd and/or Altitude Quest Insurance and/or Altitude Quest Insurance Solutions (known collectively as "Altitude" or the "Company")

At the Company, we pride ourselves on the product(s) and/or service(s) that we offer to you however, we understand that we may not get things right all of the time. If, for whatever reason, you are ever dissatisfied with any aspect of our product(s) and/or service(s), we want to know.

Scope –

This procedure is operated by the firm in relation to its financial services provided under the Consumer Protection Code 2025.

Our Objectives –

- To respond to complaints in a courteous, timely and fair manner.
- Take all reasonable steps to resolve any complaint with the customer making the complaint.
- To endeavour to address the specific issues raised by our customers and, where appropriate, update our procedures to avoid re-occurrence of problems. To endeavour to achieve a situation where our customer feels we have addressed the complaint, but if he/she remains dissatisfied with the outcome of our efforts, to ensure that he/she is notified of the right to refer the matter to the Financial Services and Pensions Ombudsman (FSPO).
- To will implement and maintain systems and controls to effectively track and manage the progress and resolution of complaints.

Making a Complaint –

Your complaint is important to us and should be made in the first instance to your usual contact or you can address your complaint to:

Altitude Insurance Limited and/or Altitude Insurance Brokers Ltd and/or Altitude Quest Insurance and/or Altitude Quest Insurance Solutions, C/o Laura Durcan, 60 Merrion Square South, Dublin 2, D02 HE24**,** ROI

Alternatively, you can email us at office@altitudeinsuranceltd.com with the email titled "Complaint".

Complaints Process –

We have set guidelines that are adhered to in the event of a complaint being received.

Whilst we are happy to receive verbal complaints, it would be preferable that any complaints are made in writing however, if you wish to only make an verbal complaint, please advise if you wish for your complaint to be dealt with per the terms set out below, otherwise we will aim to resolve your complaint to your satisfaction without the need for the process below and on the basis of our understanding of the issue.

All written complaints will be dealt with per the terms set out below.

Complaints resolved to your satisfaction within 5 business days are not subject to the below however, a record will be kept of the occurrence and resolution - in order to ensure that we provide the best product(s) and/or service(s), any and all complaints are logged on our systems and are analysed on a regular basis so that we may learn and react accordingly to any feedback received. The firm will establish and maintain a complaints file and all complaint records will be kept for six years.

We will aim to resolve your complaint on the spot however, if this is not possible the following will be applicable -

1. The firm shall permit and facilitate submission of complaints in writing by post and by electronic means.
2. Upon receipt of your complaint, a formal acknowledgement (which will include our understanding of your complaint and initial thoughts on resolution) will be provided to you either by registered mail or email within 5 business days of receipt and we will fully investigate the complaint as swiftly as possible. This acknowledgement will contain a copy of these procedures and notification that you can refer the matter to the Financial Services and Pensions Ombudsman (FSPO) if you are not happy with the outcome of our investigation, or if the matter has not been resolved within 40 business days, the anticipated timeframe within which the firm hopes to resolve the complaint. Contact details of the Financial Services and Pensions Ombudsman (FSPO) will also be provided.
3. Laura Durcan, Director of Altitude will be appointed as your point of contact in relation to the complaint until the complaint is resolved or all steps of the firm's complaints handling procedures have been exhausted.
4. We shall investigate the complaint as swiftly as possible and shall provide you with a regular update, on paper or on another durable medium, on the progress of the investigation of the complaint at intervals no greater than 20 working days, starting from the date on which the complaint was received. We will attempt to investigate and resolve your complaint within 40 days of receipt.
5. The firm will attempt to investigate and resolve the complaint within 40 working days of having received the complaint; where the 40 working days has elapsed and the complaint is not resolved, you will be informed of the anticipated timeframe within which the firm hopes to resolve the complaint and that the complainant can refer the matter to the Ombudsman and the contact details of such Ombudsman will be provided.
6. Within 5 working days of the conclusion of our investigation of the complaint, the firm shall advise you on paper or on another durable medium of:
   (a) The decision at the conclusion of the investigation, including the reasons for that decision.
   (b) Where applicable, the terms of any offer or settlement being made to you.
   (c) Where you have a right to refer the matter to a relevant ombudsman, the fact that you may refer the matter to the Financial Services and Pensions Ombudsman (FSPO).
   (d) The contact details of the Financial Services and Pensions Ombudsman (FSPO).
7. Where it appears to the firm that you are not satisfied with the outcome of our investigation, and where we feel that we cannot progress the issue further, we will immediately write to you advising you of your right to refer the dispute to the Financial Services and Pensions Ombudsman (FSPO). A senior manager will review the file before its conclusion and attempt to identify any procedures that can be implemented by our firm to avoid a repeat of the type of complaint received. Any new procedures will be immediately communicated to all staff and placed in the Written Procedures file.

Last Updated – 01/11/2026