

Complaints Procedure

At Altitude Insurance Ltd and/or Altitude Insurance Brokers Ltd 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.

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
C/o Laura Durcan
Ground Floor, 71 Lower Baggot Street
Dublin
D02 P593
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.

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.

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

1. 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 and we will fully investigate the complaint as swiftly as possible.
2. Laura Durcan, Director of Altitude Insurance Ltd and/or Altitude Insurance Brokers Ltd will be appointed as your point of contact in relation to the complaint until the complaint is resolved or cannot be progressed further. Your complaint will be investigated diligently and will be assessed fairly, consistently and promptly.
3. We will provide you with regular updates on the progress of the investigation into your complaint at intervals not greater than 20 business days, starting from the date at which the complaint was made.
4. We will attempt to investigate and resolve your complaint within 40 days of receipt.
5. In the event that we are not able to complete investigations and/or resolve your complaint within 40 days we will inform you of the anticipated timeframe in which we do hope to resolve your complaint. At this point in time, we will advise you that you are able to refer the matter to the Financial Services and Pensions Ombudsman, www.fspo.ie. Telephone: + 353 (0) 1 567 7000. Alternatively if your complaint is in regard to a service or product provided in or from the UK, personal and small business clients may have the right to refer to the UK's Financial Ombudsman Service, free of charge. Their address is The Financial Ombudsman Service (FOS), Exchange Tower, London, E14 9SR. Tel: 0800 023 4567, Email: complaint.info@financial.ombudsman.org.uk. Further information can be found on the Financial Ombudsman Service website at www.financial-ombudsman.org.uk/.

In respect of all European Domiciled Business - Altitude Insurance Limited is regulated by the Central Bank of Ireland. CBoI Number, C143970.

Registered in Ireland, No. 542264. Registered Address, Ground Floor, 71 Lower Baggot Street, Dublin, D02 P593, ROI

In respect of all UK Domiciled Business - Altitude Insurance Brokers Ltd is authorised and regulated by the Financial Conduct Authority. Firm Reference Number, 978103.

Registered in England and Wales, No. 14612663. Registered address, 3 Armon Grove, Wick, Littlehampton, West Sussex, BN17 6FG, UK

Registered with Lloyd's of London as a Lloyd's Broker under Lloyd's number 1849.

Managing Director – Laura Durcan. Telephone: 00353 (0)89 2231051/ 0044 (0)7780 552494

Email: office@altitudeinsuranceltd.com Website: www.altitudeinsuranceltd.com



6. Within 5 days of the completion of the investigation we will issue our Final Response Letter which will provide you with the outcome of the investigation and where applicable, the resolution being presented and the terms of any offer or settlement being made. In the event that you are not entirely satisfied with our handling of and response to your complaint, we will inform the complainant of their rights to refer the matter to the Central Bank of Ireland/ FCA, the Financial Services and Pensions Ombudsman/ The Financial Ombudsman Service (FOS) and/or Brokers Ireland. Contact details for each of these organisations can be provided upon request and contacting these organisations will not prejudice your complaint.