



## Complaints Process

It is our intention to provide you with the highest possible level of customer service at all times. However, we recognise that things can go wrong occasionally and if this occurs we are committed to resolving matters promptly and fairly.

If you wish to make a formal complaint you should contact Sean McClarron, our Director, using one of the following options:

- a) In writing (letter, email) address shown below or;
- b) By telephone to the number shown below or;
- c) Face to face (should you wish to speak to someone face to face please telephone McClarrons at the number shown below and this will be arranged).

**Address:**

Sean McClarron  
McClarrons Ltd  
The Vines  
29 Market Place  
MALTON  
YO17 7LP

**Email:** [sean@mcclarroninsurance.com](mailto:sean@mcclarroninsurance.com)

**Tel:** 01653 697055

Where you wish to complain about the performance of the product that has been sold to you, or our sales and service in relation to the product, the procedure that will apply depends on which Insurer we act for. To identify which procedure applies to you, please refer to your policy wording. If you have any doubt on which procedure applies to you, McClarrons will be happy to help.

Where you are not satisfied with final responses to your complaint:

### 1. Insurance provided by a Lloyd's syndicate

If your insurance is provided by a Lloyd's syndicate you may be entitled to ask Lloyd's to further investigate your complaint. You can do this in writing, by email or by phone using the below contact details:

**Address:**

Complaints  
Lloyd's  
1 Lime Street  
LONDON  
EC3M 7HA

**Email:** [complaints@lloyds.com](mailto:complaints@lloyds.com)

**Tel:** 020 7327 5693

**Website:** [www.Lloyds.com/complaints](http://www.Lloyds.com/complaints)



If you are dissatisfied with the way Lloyd's handle your complaint you may have the right to refer your complaint to the Financial Ombudsman Service.

## **2. Insurance provided by other insurers**

If your insurance is not provided by a Lloyd's syndicate and you are not happy with the way McClarrons has handled your complaint, you may be entitled to refer the matter to the Financial Ombudsman Service.

You can find information about the Financial Ombudsman Service at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

If you are seeking resolution as an individual acting for purposes outside their trade business, or profession as a micro-enterprise (a smaller business that has a turnover or annual balance sheet of not more than two million euros and fewer than ten employees) a charity with less than £1m annual income or a trustee of a trust with net asset value of less than £1m, you may refer the matter to the Financial Ombudsman Service.

You can contact them using the contact details below.

Address:  
The Financial Ombudsman Service  
Exchange Tower  
LONDON  
E14 9SR

**Tel:** 0800 023 4567 or 0300 123 9123

We are a firm that sell products online and are required to inform you of the availability of the online dispute resolution (ODR) platform to assist you if we are unable to resolve your complaint. This facility will direct you to the alternative disputes resolution (ADR) provider for the firm, who in this case is the Financial Ombudsman Service (FOS). You may therefore wish to contact them direct as per the above.

More details are available on <https://webgate.ec.europa.eu/odr>