



COMPLAINTS POLICY & EXTERNAL PROCEDURE

Introduction

We take very seriously any situation that arises where a complaint is made by any client or broker about how we have handled their insurance. We are required to comply with the FCA's rules where the complainant is an 'eligible complainant'. An eligible complainant is, amongst other things, a person eligible to have a complaint considered under the Financial Ombudsman Service (FOS) defined as follows:

- a consumer or
- a micro-enterprise (an EU term covering smaller businesses which employ fewer than 10 employees and whose annual turnover and/or annual balance sheet total does not exceed EUR 2,000,000);

We do undertake a small amount of business with eligible complaints, so it is very important for us to ensure that any complaint is dealt with effectively and in compliance with the FCA rules. However, as a general standard we want to ensure that we have appropriate and effective procedures in place for all those (including non eligible complainants) who may wish to make a complaint relating to any business handled, whether directly or on behalf of a client.

All our staff receive annual training on how to handle a complaint.

Procedure for those that wish to make a complaint

1. We would wish to resolve the issues as soon as possible so in the first instance (if appropriate) please discuss your concerns with your normal point of contact. However, if this is not appropriate please register your complaint with the Managing Director; this can be in writing, via the telephone or e-mail. Please note that there are no charges associated with processing a complaint. The e-mail address are:
complaintadmin@bdbltd.co.uk
complaintadmin@mithrasltd.co.uk
complaintadmin@bdbukltd.co.uk
Address: 52-54 Leadenhall Street, London, EC3A 2BJ
Telephone: +44 (0) 203 906 6200 (UK/Italy/Spain) +44 (0) 203 906 6201 (France)
2. With the exception of complaints that can be resolved within 3 business days of receipt of the complaint, the Managing Director will acknowledge the complaint promptly, informing you of whom within the company is dealing with the complaint and the timescale in which you can expect to receive a response
3. Where at all possible your complaint will be handled by a senior individual not involved with the transaction. In most cases this will be our Compliance Director.
4. The complainant will be kept informed of the progress of the complaint and we will aim to provide a written response in the form of a final letter or holding response (where a final response is not forthcoming) as soon as possible. We are required to provide you with a final response within 8 weeks of receiving the complaint. If we are unable to do so we need to explain why and also inform the complainant of when a final response is likely.
5. If you are an eligible complainant and are not satisfied with our conclusion you have the opportunity to have your complaint independently assessed by the FOS.
6. If we have not resolved the complaint within 8 weeks then the complainant is entitled to refer the complaint to the FOS. All claims to the FOS must be made within 6 months. We must inform the complainant of the contact details, which are as follows:

The Financial Ombudsman Service



Exchange Tower
Harbour Exchange Square
London E14 9SR
Telephone: 0800 023 4567
E-mail: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

7. Once the complaint has been fully investigated in normal circumstances our response will be one of the following options:
 - Accept the complaint and offer compensation if appropriate;
 - Reject the complaint, giving full reasons for doing so.

8. If the complaint does not relate to any general insurance product or general insurance related service that we have provided, we will advise you accordingly. Your complaint will be referred to the relevant party and we will advise you accordingly. Our complaints procedure does not affect any right of legal action customer's may wish to have against the concerned parties.

Management Information (MI) – All complaints are reported directly to the Managing Director and Compliance Director who are responsible for recording and monitoring all complaints. MI in respect of complaints are reported and reviewed at Board level and reviewed in the context of the business to see whether any changes need to be made to ensure issues do not arise again.

Complaints about insurance at Lloyd's

If you are not satisfied with the outcome of your existing complaint and your complaint involves Lloyd's syndicates the Complaints team at Lloyd's will review your complaint. For more information on how to make a complaint to Lloyd's please go to <https://www.lloyds.com/resources-and-services/make-a-complaint/complaints-handling> .