

Further information

This leaflet explains what we will do if you are unhappy with our decision on your claim, or how we handled your claim.

This is only a summary of our complaints policy. If you require further information please telephone our Helpline on 020 7892 7300 or 0800 678 1100, or visit our website.

www.fscs.org.uk

**What to do if you
are not happy**



Reviewing a decision

First level

If you write to us because you are unhappy with our decision on your claim, the person who worked on your case will prepare a report explaining the background to the claim and the reason for our decision.

A Manager will then consider this report, together with your letter and the file, and will write to you explaining the outcome of the review.

Second level

If, following the receipt of this letter, you remain unhappy, you may wish to write to us again explaining why you remain dissatisfied with the decision reached on your claim.

A Senior Manager will consider your case and will write to you to explain the outcome of that review.

Third level

If you are still unhappy with our decision, your case will be reviewed by an Executive Director and a full response will be sent to you.

Timescales

We will acknowledge receipt of your letter within two working days and will aim to respond fully within 15 working days. If we are unable to do so, we will write and explain why.

If you remain dissatisfied

If you still wish to pursue the matter, after the review by an Executive Director, you will need to do so outside FSCS e.g. by legal action.

If you have a complaint about the way your case was handled

We will only usually consider a complaint about the way your claim has been handled if you make it within six months of the act or omission that gives rise to your complaint.

First level

If you write to us saying you are unhappy about the way we have handled your claim, an appropriate Manager will investigate the matter and we will write to you to explain the outcome of our investigation.

Second level

If, following the receipt of this letter, you remain unhappy, you may wish to write to us again explaining why you remain dissatisfied with our handling of your case.

A Senior Manager will review the matter and will write to you to explain the outcome of this review.

Third level

If you are still unhappy, your case will be referred to an Executive Director who will write to you following their review.

Timescales

We will acknowledge receipt of your letter within two working days and will aim to respond fully within 15 working days. If we are unable to do so, we will write and explain why.

If you remain dissatisfied

If your concerns have not been addressed to your satisfaction, you can write to us again and ask that your complaint be referred to the Independent Investigator.

Independent Investigator

The Independent Investigator is appointed by the FSCS to carry out an unbiased and independent check of the Scheme's handling of claims where a complaint has been made. He cannot overturn a decision that has been reached by the Scheme, or award a compensation payment.

If your case is referred to the Independent Investigator, he will prepare a report for the Board of Directors. The Board will write to you with its response to the report, explaining what action has or will be taken.

www.fscs.org.uk