



MARSH MERCER KROLL
GUY CARPENTER OLIVER WYMAN

Marsh Limited Complaint Procedures

Complaint Process

Your complaint will be investigated by an employee of sufficient competence, who where appropriate, was not involved in the subject matter of the complaint. We will confirm the details of the person handling your complaint, giving their name and job title.

We shall, within five business days of receipt of your complaint, issue an acknowledgement and where possible fully resolve your complaint.

If this is not possible, we will contact you within 4 weeks either with a resolution or where not possible with a holding response providing the reason why it was not possible to resolve your complaint at that time.

Eight weeks after receipt of your complaint, we will issue:

- 1 a resolution; or
- 2 a holding response which:

- explains that we are still not in a position to make a response;
- provides reasons for the further delay and indicates when we are likely to provide a response; and
- provides details of referral rights to the Financial Ombudsman Service (FOS) if you are dissatisfied with the delay.

If you are unhappy with our resolution to your complaint, you may escalate the complaint within Marsh.

If you are unhappy with our resolution to your complaint, you may be eligible to refer your complaint to the Financial Ombudsman Service.

You may be eligible to refer a complaint within six months to the Financial Ombudsman Service if:

- we have been given the opportunity to resolve your complaint; and
- you are a private policyholder, a micro-enterprise (an enterprise that employs fewer than ten people and whose annual turnover and/or annual balance sheet total does not exceed €2m), a charity with an annual income of less than GBP1million or a trustee of a trust with a net asset value of less than GBP1million or a beneficiary of a group policy.

We will include a copy of the Financial Ombudsman Service's leaflet in all resolution and 8 week response letters.

The address of the Financial Ombudsman Service is:
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Telephone Number: 0845 080 1800 / 020 7964 0500