**Complaints**

Your feedback is crucial to us at Gillis Risk Management. We truly value your comments about our service. If we make an error, please let us know so we can address it promptly.

We commit to investigating your complaint thoroughly and resolving any issues as quickly as possible, keeping you updated throughout the process. We take all complaints seriously and use the insights gained to enhance our services.

**Making a Complaint**

If we fail to meet your expectations, please let us know as soon as possible.

Contact William Gillis

Call 07886 825 835

Email Williamgillis@grml.co.uk

Write 170 Rein Road, Tingley, Wakefield WF3 1JE

If we can, we will resolve the issue in no more than three working days. If we cannot achieve this, then we will send you an acknowledgement of the matter promptly. We will then investigate and provide a resolution as quickly as possible; we will provide you with a final response within eight weeks at the latest. If you are not happy with our response or the position after a period of eight weeks, you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS) for a free, independent assessment.

The FOS Consumer Helpline is 0800 023 4567 (free from landlines) or 0300 123 9123 (included in mobile minutes). You can also apply online at www.financial-ombudsman.org.uk, where you can also find further information, or you can contact them at Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR.  A full copy of our complaint's procedure is available on request.

By email: complaint.info@financial-ombudsman.org.uk

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**An Eligible Complainant is defined as:**

* Any private individual
* Any business with a turnover of less than £6.5 million and less than 50 staff or has a balance sheet total or less than £5 million.
* A charity which has an annual income of less than £6.5 million
* A trustee of a trust which has a net asset value of less than £5 million
* An individual who has given a guarantee or security in respect of an obligation or liability of a small business

***Please note if you wish to refer a complaint to the Financial Ombudsman Service, you must do so within six months of receiving our final response.***

**Financial Services Compensation Scheme (FSCS)**

If we are unable to meet our obligations, you may be entitled to compensation from the FSCS. If we have advised or arranged insurance for you, this will be covered for 90% of a claim without any upper limit. Claims under compulsory insurance, such as third-party Road Traffic Act liabilities, employers' liability, riding school liability and some professional indemnity, and certain claims for injury, sickness or infirmity of the policyholder, are protected for 100% of the amount of claim.  Further information is available from the FSCS helpline on 0800 678 1100 or 020 7741 4100 and www.fscs.org.uk.

The FSCS is the UK’s statutory fund of last resort for customers of authorised financial services firms.  Compensation is usually payable if an authorised firm is declared in default and unable to pay claims against it.