Complaints Policy

1. Purpose of This Policy

Road Collision Support Network Ltd (RCSN) is committed to delivering high-quality, ethical, and transparent services. When something goes wrong, we want to know. This policy explains how customers can raise concerns, how we handle complaints, and what they can expect from us throughout the process.

2. Scope

This policy applies to:

- Complaints about our **regulated claims management activities** (FCA-regulated).
- Complaints about our **unregulated support, signposting, and information services**.
- Complaints raised by customers, partners, police forces, charities, or any stakeholder interacting with RCSN.

3. What Is a Complaint?

A complaint is any expression of dissatisfaction—whether spoken or written—about:

- The service received
- The conduct of RCSN staff or representatives
- The clarity, accuracy, or timeliness of information provided
- The behaviour of a legal partner we have introduced you to
- Any perceived failure in our processes, communication, or compliance

4. How to Make a Complaint

Customers can raise a complaint through any of the following channels:

- **Email:** help@rcsn.co.uk
- **Telephone:** 0800 999 2716
- **Post:** Unit 4B, Boldero Road,Bury St. Edmunds, Suffolk. IP 32 7BS.
- **Online:** www.rcsn.co.uk/contact-us

We encourage complainants to provide:

- Their name and contact details
- A clear description of the issue
- Any relevant dates, documents, or evidence
- What outcome they are seeking

RCSN

5. Our Complaints Handling Process

Stage 1: Acknowledgement

We will acknowledge the complaint **within 5 working days** and confirm the next steps.

Stage 2: Investigation

A trained Complaints Officer will:

- Review all relevant information
- Contact the complainant if further details are required
- Liaise with staff or partners involved
- Assess whether regulated or unregulated activity is affected

Stage 3: Response

We will issue a **final response within 8 weeks**, including:

- A summary of the complaint
- Our investigation findings
- Any actions taken or proposed
- Information about further escalation options

If we cannot provide a final response within 8 weeks, we will explain why and confirm when the complainant can expect a resolution.

6. Complaints About Regulated Activity (FCA)

If the complaint relates to our FCA-regulated claims management services and the complainant is dissatisfied with our final response, they may escalate the matter to:

Financial Ombudsman Service (FOS) Website: www.financial-ombudsman.org.uk (financial-ombudsman.org.uk in Bing) Telephone: 0800 023 4567

We will include FOS referral rights in every regulated-activity final response.

7. Complaints About Unregulated Activity

Complaints relating to general support, signposting, welfare guidance, or non-claims-related services are handled internally. These complaints **cannot** be referred to the Financial Ombudsman Service.

8. Complaints About Legal Partners

If a complaint relates to a legal provider we have introduced:

- We will record the complaint

- We will notify the legal partner
- We will advise the complainant how to raise the matter directly with the firm
- We will monitor the issue to ensure partner compliance and service quality

Legal partners are independently regulated (e.g., SRA, CILEX, or OISC) and must follow their own complaints procedures.

9. Recording & Monitoring

All complaints are logged and reviewed regularly to:

- Identify trends
- Improve service delivery
- Strengthen compliance
- Enhance partner performance
- Reduce future issues

Senior management receives quarterly reports on complaints and outcomes.

10. Confidentiality & Data Protection

All complaints are handled in accordance with:

- UK GDPR
- Data Protection Act 2018
- FCA regulatory requirements

Information is kept confidential and shared only where necessary to investigate or resolve the complaint.

11. Policy Review

This policy is reviewed **annually** or sooner if required by regulatory changes, operational developments, or feedback from stakeholders.