

Crawford & Company Legal Services Limited (Crawford Legal Services) Complaint Handling Policy

1. Introduction

Crawford & Company Legal Services Limited (Crawford Legal Services) is committed to providing a high-quality legal service and to dealing with all our clients fairly. This Policy describes how we handle complaints and seeks to ensure we comply with our regulatory obligations. Fundamentally, it is vital that we handle complaints promptly, fairly, openly and effectively.

2. What is a complaint?

A complaint is an oral or written expression of dissatisfaction which states that the complainant has suffered (or may suffer), distress, inconvenience, possibly financial loss or other detriment.

Most complaints can usually be resolved by the case handler promptly.

However, should a complaint be more challenging to resolve, it will be referred to the Managing Partner of Crawford Legal Services who will deal with or allocate the complaint investigation to an appropriate person.

As soon as that complaint is allocated, a complaint log will be activated by the allocated investigator.

Once the complaint is resolved, the complaint log must be completed in full by the allocated investigator and completed or forwarded to the Managing Partner who will retain it in a central register of complaints.

3. Our Procedure

Our complaints handling procedure consists of six stages:

- Information to clients.
- Recording complaints.
- Acknowledging complaints.
- Preliminary assessment.
- Taking action; and
- Root Cause Analysis and Improvement

4. Information to clients

Paragraph 16 of the General Terms & Conditions provided to each insurer client when they engage Crawford Legal Services, or within our engagement letter to a policyholder at point of engagement, informs the client in writing at the outset of the matter of:

- their right to complain.
- how complaints can be made.
- their right to complain to the Legal Ombudsman, the time frame for doing so and full contact details.

5. Recording complaints

The Managing Partner will record complaints as they are received, capturing the following information:

- contact details of the complainant.
- a summary of the complaint.
- specific issues complained about.
- requested remedy (if any).
- agreed date for a response; and
- who has responsibility for dealing with the complaint.

Throughout the process of the complaint the Managing Partner will also document:

- any investigative steps taken.
- minutes of any meetings held internally and/or with the complainant; and
- references to any documents relied on for resolving the complaint (e.g. letters, attendance notes, etc.).

CLS maintain a central register of complaints, identify any trends or training needs and decide whether a complaint involves matters that must be notified internally to our Chief Ethics Officer and or Global Compliance Office in respect of stated breaches of the Crawford Global Code of Business Conduct and Ethics (<https://www.crawco.co.uk/resources/crawfords-code-of-business-conduct-and-ethics>), or externally, e.g. to our professional indemnity insurers or to the Solicitors Regulation Authority.

6. Acknowledging complaints

We will acknowledge complaints in writing to the complainant within 3 working days, enclosing a copy of our complaints handling procedure.

Our acknowledgement letter will contain:

- A statement of our understanding of the complaint.
- if appropriate, a request for further information that we need in order to consider the complaint.
- time frame for providing that information.
- contact details of the person who is dealing with the complaint; and
- information on when we will next be in contact with the complainant.

7. Preliminary assessment

We will consider each complaint objectively.

This stage involves three steps:

Step 1—clearly itemising the issues in order to understand the complaint fully.

Step 2—considering the complexity and seriousness of the complaint; and

Step 3—identifying any remedies sought by the complainant and considering the range of remedies available.

8. Taking action

Any action will depend on the conclusions drawn from the preliminary assessment. Generally, we will:

- investigate the complaint.
- obtain feedback from relevant people; and
- provide a response to the complainant.

The level and extent of our investigations will be proportionate to the seriousness of the complaint. Unless there are exceptional circumstances, we will review the relevant matter/ claim as a first step.

Both clients and employees involved in the complaint will be given the opportunity to provide their account of the situation and respond to points raised. The seriousness of the complaint will dictate whether and to what extent we will seek to verify responses from both sides.

We will respond to the complainant promptly with any decision or proposed action.

Our response will:

- re-state the details of the complaint.
- outline the investigations undertaken.
- state our findings resulting from the investigations.
- offer a remedy (see remedies below) or explain why we do not think it is appropriate to do so.
- explain how to accept the proposed remedy; and
- inform the client of their right to complain to the Legal Ombudsman if they remain unsatisfied, the time frame for doing so and full contact details.

The complainant's decision will be recorded.

9. Root Cause Analysis and Improvement

The Managing Director will, on a monthly basis, review complaints received in the preceding month and carry out a Root Cause Analysis to ensure that lessons are learned from complaints and that plans to close down any gaps or shortfalls in service to, or communication with, customers is closed down for the future. Opportunities for internal training and development will be sought and implemented from this valuable source of information.

10. Timescales

We will write to the complainant within 3 working days acknowledging the complaint and enclosing a copy of our complaints handling procedure.

We will then write to the complainant at the end of our investigation to tell them what we have done and what we propose to do to resolve their complaint. Where possible we will aim to do this within 28 days of the date of our letter of acknowledgement.

We have a maximum of eight weeks to resolve a complaint, after which the complainant may refer their complaint to the Legal Ombudsman for resolution.

11. Remedies

Various options are available to us depending on the seriousness of the complaint.

We will consider any remedies that the complainant has requested while meeting their expectations.

12. What to do if we cannot resolve your complaint

The Legal Ombudsman can help the complainant if we are unable to resolve the complaint ourselves.

They will look at the complaint independently and it will not affect how we handle the case.

Before accepting a complaint for investigation, the Legal Ombudsman will check that the complainant has tried to resolve their complaint with us first. If they have, then they can take their complaint to the Legal Ombudsman:

The complainant must refer their concerns to the Legal Ombudsman within six months of our final response. As of 1 April 2023, the Legal Ombudsman expects complaints to be made to them within one year of the date of the act or omission about which the complainant is concerned or within a year of them realising there was a concern. They must also refer their concerns to the Legal Ombudsman within six months of our final response to them.

If the complainant would like more information about the Legal Ombudsman, they can contact them directly.

Contact details

Visit: www.legalombudsman.org.uk

Call: 0300 555 0333 between 9.00 to 17.00.

Email: enquiries@legalombudsman.org.uk

Legal Ombudsman PO Box 6167, Slough, SL1 0EH

13. What to do if the claimant is unhappy with our behaviour

The Solicitors Regulation Authority can help if there is a concern about our behaviour. This could be for things like dishonesty, taking or losing your money or treating the claimant unfairly because of their age, a disability or other protected characteristic.

The Solicitors Regulation Authority website provides various channels to report complaints.

<https://www.sra.org.uk/consumers/instructing/your-right-to-complain/>

14. Cost of complaints

We will not charge a complainant for handling their complaint.

15. Communication

Good communication with the complainant is key. We will:

- use plain English.
- present information clearly.
- be alert to communication challenges, e.g. hearing difficulties or language barriers; and
- keep our client updated on progress.

16. Confidentiality

As with all client matters, we recognise that we must treat complaints, and any information received during the course of dealing with complaints, with utmost confidentiality.

17. Service Accessibility & Inclusion

Our Complaints Handling Policy is sensitive to individual differences and the needs of our clients.

Any communication challenges, e.g. hearing difficulties or language barriers, should be brought to our attention at the earliest available opportunity.

18. Monitoring compliance with this Policy

The Managing Director is responsible for this Policy.

All employees must be aware of and adhere to the procedure and will receive training on the requirements of the procedure.

Compliance will be monitored through our regular file audit process and annual review of complaints.

19. Reviewing this Policy

We will review this procedure regularly and will provide information and/or training on any changes we make.

Scope

This Policy applies to all Crawford Legal Services employees and may apply more widely to other Crawford UK employees. Failure to comply with this Policy may result in disciplinary action up to and including termination.

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