

COMPLAINTS PROCEDURE

At W.C. Specialty Risk, Inc. we aim to provide the highest level of service to our customers. However, we appreciate that there may be occasions when customers wish to make a complaint or express dissatisfaction about the provision of, or failure to provide an adequate level of service.

Who to Contact

If you feel dissatisfied with any aspect of the service you have received from us, we welcome your feedback. If you wish to make a complaint, please contact:

During office hours please phone (971) 415-4843.

or

email ***Complaints@wcspecialty.com***

or contact us by post at the address below:

**W.C. Specialty Risk, Inc.
2149 Cascade Ave Ste 106A, Unit #407
Hood River, OR 97031**

Timescales

If your policy is underwritten at Lloyd's London. In compliance with the Lloyd's Complaints procedure, we are obliged to issue a final response to your complaint within eight weeks of receipt of your complaint.

The complaint handling timescales are below:

Within 5 days

We will send a written acknowledgement of your complaint within 5 working days of receipt of your complaint. If the nature of your complaint is unclear, we may telephone or write to you to clarify the area(s) of concern.

Within 4 weeks

If we are unable to resolve your complaint within 4 weeks we will write to you again to explain why our investigation into the matters raised is still ongoing and will inform you when we expect to be able to provide you with our final response.

Within 8 weeks

We will send you our final response to your complaint or explain to you the reason for further delay and indicate when we expect to be in a position to issue you a final response. At this stage, you may refer the complaint to the Department of Insurance (DOI) for the relevant state indicating that you are dissatisfied with the final response or the further delay. If we have not been able to resolve your complaint but you are happy to wait for us to issue a Final Response this does not impact your eligibility to refer the matter to the DOI.