



U.S. Risk, LLC

Client Complaint Procedure

Purpose of the Procedure

US Risk, LLC is committed to providing the best possible service to its clients; this means delivering value to our clients and maintaining the highest standards of professionalism in the conduct of our business.

While we make every endeavor to provide a first-class service to all our clients, we accept that there are rare occasions when a client may consider that we have fallen short of the required standards. If for any reason you wish to make a complaint, the following procedure should be followed. All complaints (including informal complaints), regardless of how quickly the complaints are resolved, need to be notified to the carrier and reported. Please report all complaints to US Risk Compliance for recording within the Complaints Log.

Initial Complaint

1. In the first instance, you should make a complaint orally or in writing, to your usual contact at US Risk – this will in most cases be the underwriter who is dealing with your business providing full details of the nature of your complaint. Where the complaint is received via a Department of Insurance (or equivalent agency) (DOI Complaints), the DOI will provide instructions on what steps to follow.
2. If a complaint is received orally, it may be possible for us to deal with your complaint immediately and without the need for any further action. If you are satisfied with the response you receive, the matter will not be taken any further. This does not prejudice your right to make a further complaint of a similar nature if the problem recurs; at which time you may insist that the matter be dealt with in greater detail or by a more senior member of the US Risk staff.
3. In the event that a complaint cannot be satisfactorily dealt with immediately (within three (3) business days of the receipt of the complaint), the matter will be referred to either of the [relevant Executive Vice President and to Compliance]. At this stage, we recommend that you put the complaint in writing. US Risk will provide a formal acknowledgement of the complaint within three (3) working days. This acknowledgement will state who at US Risk will be handling the matter on your behalf, and also when you can expect to receive a formal response to the complaint.
4. Alternatively, the client may choose to access USR's complaint hotline to document the request.
5. The complaint hotline can be accessed by phone (844-598-0748) or online at usrisk.ethicspoint.com. Instructions on how to access the USR complaint hotline can be found on both the USR Internal and external websites, and is communicated at least annually to all USR employees. Both intake methods allow the client to report complaints anonymously. Should the client choose to report their concerns anonymously, they will be provided with a case number that they can use to monitor status and receive documentation regarding the resolution of any claim.



6. Through the duration of the Complaints Process, we will keep you informed of the progress of our investigations and the measures being taken to resolve the complaint.
7. US Risk will endeavor to provide a final response to you within eight (8) weeks of receiving your complaint. If this is not possible, we will provide you with our 'final response'.

Notifying complaints to Lloyd's

1. In the event that your business is placed with Lloyd's of London, the complaint will be reviewed by Lloyd's compliance.
2. You will be provided with a Lloyd's Complaint Notification Template with details of the complaint received. U. S. Risk will provide this to our Lloyd's representative, who will then notify Lloyd's of the complaint submission.
3. If you disagree with the resolution of your claim, you may be eligible to take the complaint further with the UK Financial Ombudsman Service or the DOI. If you are eligible, we will provide you with a leaflet detailing procedures for raising the complaint with them.
4. Our final response, will be a written response from US Risk which:
 - a. accepts the complaint and, where appropriate, offers redress or remedial action; or
 - b. offers redress or remedial action without accepting the complaint;
 1. or
 - c. rejects the complaint and gives reasons for doing so.
5. If you are not satisfied that the complaint has been dealt with adequately, you may be entitled to refer the matter to an approved dispute resolution facility. In respect of complaints relating to general insurance placed with Lloyd's of London, you may be eligible to refer the matter to the UK the Financial Ombudsman Service (FOS), who can be contacted as follows:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
UNITED KINGDOM

Telephone: 020 7964 1000
Facsimile: 020 7964 1001
e-mail: complaint.info@financial-ombudsman.org.uk

6. An explanatory leaflet from the FOS will be provided to the client with the final response letter.



7. A client may make a complaint at any time during the insurance process.
8. Nothing in the above procedure affects your right to take advantage of the complaints procedures set out by the relevant regulatory bodies, including but not limited to the appropriate Department of Insurance.
9. Following US Risk's External Complaints Procedure does not automatically entitle a client to any form of compensation from US Risk, regardless of the outcome of the complaint.
10. A matter may be referred by a client at any time during the complaints process to the Department Manager.
11. Complaints received by US Risk which do not relate to insurance related activities may not fall within the scope of our regulators who oversee our business may have to be referred elsewhere if the client is not satisfied with the US Risk response.