



**LADY
GROVER'S
FUND**

Lady Grover's Fund, 40 Caversham Road,
Reading, Berkshire RG1 7EB

Tel: 0207 808 4180 or 0845 873 7161

Email: secretary@ladygrover.org.uk

www.ladygrover.org.uk

COMPLAINTS PROCEDURE

Lady Grover's Fund (LGF) endeavours to treat its members in a courteous, fair and prompt manner and to provide an excellent service to members. As part of this service LGF has set up procedures to deal with any complaints.

If you have a complaint, feel you have been treated unfairly or are not satisfied with any aspect of LGF, its products or services you should contact LGF. Complaints are taken very seriously and are closely monitored by the Committee of Management. The Committee of Management has appointed LGF's Secretary as the person responsible for resolving Complaints. The Committee has also appointed Jocelyn Lynch as Member Relations Director.

The Rules of the Society changed from 1 January 2022. Any claims arising before that date are insurance claims; any claims from that date onwards are paid on a discretionary basis – in normal circumstances in the same manner as prior claims. In particular, this change affects Step 3 (below) of the complaints process.

Whilst the Committee retains ultimate responsibility for the application of discretion, it intend to apply such discretion fairly, and consistently between members – it would respond appropriately to any finding that it had failed to do so.

LGF can be contacted as follows:

In writing: The Secretary
Lady Grover's Fund
40 Caversham Road
Reading RG1 7BT

Telephone: 020 7808 4180 or

Email: secretary@ladygrover.org.uk

The Society has established the following procedure to investigate all complaints fully and fairly.

Step 1: Within 3 business days of receiving your complaint

Upon receiving your complaint, we will endeavour to resolve it to your satisfaction within 3 business days of receiving it. If we are able to do this, you will receive a Summary Resolution Communication (SRC) which will summarise the details of your complaint and how it was resolved.

Step 2: If your complaint cannot be resolved within 3 business days

If your complaint requires a more detailed investigation and cannot be resolved within 3 business days, we will write to you within 5 working days to let you know that it has been received and that we are dealing with it.

continues overleaf



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COMPLAINTS PROCEDURE CONT.

We will then keep you informed about what we are doing and what progress we are making and provide one of the following within 8 weeks:

- A final response letter explaining the outcome of our investigation, the reasons for it and the next steps; or
- A holding letter informing you of when we anticipate we will conclude our investigation.

If, after having received our response, you are still unhappy you can ask for your complaint to be referred to the Member Relations Director in order that she can consider your comments or any further points you wish to raise.

Step 3a: Referring to the Financial Ombudsman Service – Insurance Claims

After receiving our final response or if we have been unable to complete our investigation within 8 weeks, you may refer your complaint (within 6 months of the date of our final response) to the Financial Ombudsman Service. The Financial Ombudsman Service can be contacted as follows:

In writing: Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
Isle of Dogs
London E14 9SR

Telephone: 0800 023 4567 or 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

Online: www.financial-ombudsman.org.uk

The Financial Ombudsman Service may not be able to consider a complaint if you have not provided us with the opportunity to resolve it first. Following this complaint procedure does not affect your rights to take legal action. The Financial Ombudsman Service may not be able to consider a complaint if you have not provided us with the opportunity to resolve it first. Following this complaint procedure does not affect your rights to take legal action.

Step 3b: Reference to an Arbitrator – Discretionary Claims

Under its Rules, LGF appoints 3 Arbitrators who are independent of the Society. If, after reference to the Member Relations Director, you remain unsatisfied with the outcome of your complaint, then you may ask for it to be referred to an Arbitrator (who will be chosen by lot from those then available).

May 2022