



JOHN CLARK INSURANCE SERVICES

COMPLAINTS PROCEDURE

Last updated 23rd September 2026

John Clark Insurance Services (a trading style of Provenance Insurance Brokers Ltd) is committed to providing the highest level of service. However, if you are dissatisfied, we take complaints seriously and will handle them in line with regulatory requirements.

We are committed to handling complaints fairly and promptly in accordance with the Financial Conduct Authority's rules and Consumer Duty requirements.

Provenance Insurance Brokers Ltd is **authorised and regulated by the Financial Conduct Authority (FCA)** in respect of general insurance business.

- **FCA Firm Reference Number:** 804047
- You can verify our regulatory status on the Financial Services Register at <https://register.fca.org.uk>

1. How to Make a Complaint

If you have a complaint, please contact us using the details below, or contact your usual account manager:

Telephone: 0203 808 9863

Email: contact@john-clarkinsurance.co.uk

Complaints Manager

Provenance Insurance Brokers Ltd t/as John Clark Motor Insurance Services
34 Lime Street, Leadenhall, London, EC3M 7AT

Website Contact Form: <https://john-clarkinsurance.co.uk/contact-us/>

2. How We Handle Your Complaint

Immediate Resolution (Within 3 Business Days)

- We will aim to resolve your complaint immediately. If we can resolve it within **three business days**, we will send you a summary resolution communication confirming this.

If Further Investigation is Needed

- If we cannot resolve your complaint within three business days, we will acknowledge it **within five business days** and explain our next steps.

Progress Updates

- If the complaint remains unresolved after **four weeks**, we will update you on our progress and the reason for the delay.
- If we are still unable to resolve your complaint after **eight weeks**, we will:
 - o Provide a **final response** explaining our decision, or
 - o Explain why we are still investigating and provide an estimated timeframe for resolution.

If you are not satisfied with our response, you may have the right to refer the matter, free of charge, to the **Financial Ombudsman Service (FOS)**.

This complaints process applies to complaints relating to our regulated insurance activities. The Financial Ombudsman Service is available to eligible complainants only, and eligibility criteria apply.

Where a complaint relates to the actions or services of an insurer, claims handler, administrator, or other third-party provider introduced by us, responsibility for handling the complaint may sit with that organisation. In such cases, we will explain this to you and provide details of the appropriate complaints process. Where appropriate, we will assist in redirecting your complaint.

If you consider yourself to be a vulnerable customer or require additional support when making a complaint, please let us know so we can handle your complaint appropriately.

3. Financial Ombudsman Service (FOS) Referral

If you are unhappy with our final response, or if eight weeks have passed since you first raised your complaint, you may refer it to the **Financial Ombudsman Service**.

Financial Ombudsman Service Contact Details:

- **Website:** www.financial-ombudsman.org.uk
- **Phone:** 0800 023 4567 or 0300 123 9123
- **Email:** complaint.info@financial-ombudsman.org.uk
- **Post:** Financial Ombudsman Service, Exchange Tower, London, E14 9SR

You must refer your complaint to the FOS within **six months** of receiving our final response.

4. Vulnerable Customers

We recognise that some customers may be vulnerable due to their personal circumstances and may require additional support when interacting with us.

If you believe you may need extra assistance, or if there are any circumstances that may affect your ability to discuss your complaint or understand information we provide, please let us know. We will make reasonable adjustments where possible to ensure your complaint is handled fairly, sensitively and appropriately.

If you require communications in an alternative format or need someone to assist you during the complaints process, please contact us and we will be happy to discuss how we can help.

For further inquiries, please contact us at: contact@john-clarkinsurance.co.uk

John Clark Motor Insurance

END