



MIB Complaints procedure

We aim to deal with your complaint promptly, effectively and in a positive manner. When dealing with a complaint we will:

- acknowledge your complaint promptly
- investigate your complaint and provide a detailed response within ten working days wherever possible
- if we are unable to provide a detailed response within ten working days, we will send you an update
- if a complaint takes longer than ten working days to resolve we will send a final response within eight weeks of acknowledging the complaint
- if we are unable to provide you with a final response within this time, we will write to you explaining why, advising when you can expect a final response and any next steps

Complaint escalation at MIB

Depending upon the nature of the complaint and which MIB service the complaint is about, we will endeavour to resolve your complaint within the following escalation points:

- Team member
- Team Manager
- Senior Compliance Manager
- Chief Executive Officer

A team member, where appropriate, will attempt to resolve the matter with you in the first instance. If the matter is not satisfactorily resolved by them, the Team Manager will intervene and attempt to resolve the matter. If you remain unsatisfied at that point, you can escalate your complaint to be reviewed by the Senior Compliance Manager, who has responsibility for overseeing the management of all complaints at MIB. If you are unsatisfied with their response, their complaint decision can be reviewed by the Chief Executive Officer (CEO), Mr Angus Eaton. The CEO's decision is final.

If you have a legal representative acting for you, you should contact them about your concerns in the first instance, they will need contact us about your concerns on your behalf.



Complaint escalation externally

Our CEO is the final authority on any complaint matters raised at MIB. As an independent body, we are not governed by any Ombudsman or Conduct Authority.

We operate the Untraced and Uninsured Drivers' Agreements on behalf of the Minister for Transport. If you have exhausted the complaints procedure about a claim at MIB and you are still not satisfied that the MIB has performed its obligations under the Agreements, you can bring your complaint to the attention of the Minister for Transport.

The minister has overall responsibility for the smooth running of the Agreements under which the MIB operates but not for the resolution of individual cases because the investigation and determination of claims rests solely with the MIB under the terms of the Agreements. Only if the minister feels that MIB has not performed its obligations under the Agreements, would the minister enter into a dialogue with MIB over the issues you raise, but they will first want assurance that the MIB's complaints procedure has been followed.

The address to write to in that circumstance is:

Department for Transport
Great Minster House
33 Horseferry Road
London
SW1P 4DR

Complaints outside of MIB

MIB has no remit to consider complaints about the conduct of insurance companies or in relation to any services that are not managed by MIB. Should you have a concern about a matter an insurance company has been dealing with, you should raise your complaint directly with the insurer and follow their complaints procedure.