

Membership Appeals Committee Terms of Reference

Role

The role of the Membership Appeals Committee (the MAC) is independently, and on behalf of the Board of CS Healthcare, to review and adjudicate on members' complaints which cannot be resolved to the member's satisfaction by an appointed Complaints Manager.

The MAC must consider all relevant facts and then reach a decision on each case, acting consistently as between individual complainers and the membership in general.

In order to carry out its responsibilities on behalf of the Board, the MAC should:

- o receive all relevant information relating to a complaint. Information (e.g. file details, records and transcripts or recordings of telephone conversations) will be circulated by post or email, with appropriate precautions being taken to ensure the security of data;
- o review the complaint and reach decisions, including (but not limited to), whether the complaint is upheld or rejected and what level (if any) financial recompense should be paid and/or corrective action should be taken;
- o comply with the FSA complaints requirements, as prescribed in the FSA Rulebook – DISP. (Under FSA Rules, MAC consideration is Stage 2 in the complaints procedure);
- o take into account the Society's Treating Members Fairly (TMF) plan; and
- o authorise CS Healthcare's final letter of resolution.

Composition

The MAC will comprise at least 2 NEDs, appointed by the Chairman of the Board, one of whom will be Chairman of the Committee, and will be supported by the Society's Medical Adviser.

Delegated Authority

The MAC is authorised by the Board to:

- o act on behalf of CS Healthcare in relation to complaints resolution;
- o seek any information it requires from any employee of the company in order to carry out its functions; and
- o obtain outside legal or other professional advice on any matter within its terms of reference.

Meetings

The MAC will not meet on a formal basis, unless the Chairman concludes exceptionally that consideration of a complaint requires a meeting or there is a disagreement on the resolution of a complaint. In normal circumstances, members of the MAC will exchange information and views by telephone and/or email.

If the members of the MAC are unable to reach agreement on the outcome of a complaint or if they disagree with the Medical Adviser on the proposed resolution, the Chairman will consult the Chairman of the Board before reaching his final decision.

The Complaints Managers will liaise with the MAC regarding consolidation of points raised by members and the Medical Adviser and the generation of the final letter of resolution.

Reporting

The Head of Compliance and Risk Management is responsible for providing reports to the MAC. The Chairman will make a report to the Board at least annually on complaints considered by the Committee.