

# What to do if you have an insurance complaint



Our aim is to provide an excellent service to our customers at all times. However, we understand that, from time to time, we may not live up to our own high standards and we recognise occasionally things do go wrong. Whenever this happens, we welcome your feedback to ensure that we provide the kind of service you expect.

We take all complaints seriously and aim to resolve all customers' problems promptly. Every complaint is diligently recorded, swiftly dealt with and the outcome noted.

If your complaint is in connection with how we have handled your claim, you should telephone 0800 085 3590. For all other complaints you should contact Customer Services on 0845 605 0220. Please be ready to quote details of your Policy such as your surname and initials, postcode and policy number.

## What will happen if you complain

### Step 1

- Upon notification of your complaint, we will record the details of your complaint and attempt to resolve the matter within 24 hours.

### Step 2

- If we are unable to resolve your complaint within 24 hours, we will, within no more than five working days, send you a letter to acknowledge your complaint and explain to you how we will investigate your complaint. We will also enclose a summary of our Complaints Procedure.
- During the course of our review, and where relevant, we will provide you with regular progress updates. We will endeavour to write to you and provide you with our formal and final decision as soon as possible. This will be at most within 40 working days following receipt of your complaint.

### Step 3

- If we are unable to resolve your complaint within 40 working days, we will write to you explaining fully why we are unable to do so and when you can expect our formal and final decision.

### Step 4

- We will also inform you of your right to refer your complaint to the Financial Ombudsman Service (FOS) and provide you with an FOS explanatory leaflet.

## What happens with the Financial Ombudsman Service

If, after making a complaint to us, we have either:

- not provided you with a formal and final decision within 40 working days, or
- you are unhappy with our final decision and feel the matter has not been resolved to your satisfaction,

you may be able to take your complaint to the FOS. Any referral to the FOS must normally be made by you within six months of receipt of a final decision letter from us.

The FOS will only consider your complaint if you have given us the opportunity to resolve it.

Their address is:  
Financial Ombudsman Service,  
South Quay Plaza,  
183 Marsh Wall,  
London E14 9SR

Consumer Helpline open 8am to 6pm, Monday to Friday.

Tel: **08000 234 567** free for people phoning from a "fixed line" (for example, a landline at home)  
**0300 123 9 123** free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

This complaints procedure does not affect your right to take legal action and does not form part of the policy.