

## **Complaints Procedure**

It is our intention to provide you with a high level of customer service at all times. If there are occasions when we fail to meet your standards we will endeavour to put things right.

## Notifying us of complaints

If you have any cause for complaint please contact the Policyfast Operations Manager at the address shown at the foot of this document. You may do this orally or in writing including by telephone or email.

## Our complaints process

We will fully investigate your complaint, keep you advised of progress and do everything possible to resolve your complaint.

We will try to resolve your concerns within 3 days. If this is not possible we will acknowledge your complaint promptly in writing and do our best to resolve the problem as quickly as possible.

In the unlikely event that we have still not resolved the problem within 8 weeks we will write again to explain the reasons and advise when we expect to be able to give our final response. We will also provide you with information about the Financial Ombudsman Service. For more information visit www.financial-ombudsman.org.uk

If we decide that your complaint is more rightly dealt with by another party, for example the Insurer, then we will refer the complaint to them within 5 days of making this decision. We will then write to you with full referral details.

## What to do if you are still not satisfied

If you are not satisfied with our final response to your complaint or if we have still not resolved your complaint within 8 weeks of receipt, you may be entitled to refer your complaint to:-

Financial Ombudsman Service Exchange Tower London E14 9SR

Tel: 0800 023 4 567

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

www.financial-ombudsman.org.uk

You must approach the Financial Ombudsman Service within 6 months of our final response to your complaint. We will remind you of the time limits in our final response.

Authorised and regulated by the Financial Conduct Authority

We are also required to inform you that, if you purchased your insurance online or exclusively by email, you can use the online <u>European Online Dispute</u> Resolution platform to provide details of your complaint, which we understand will then be forwarded to the Financial Ombudsman Service. However, this may be a lower route for handling your complaint than if you contact the Financial Ombudsman Service directly.

Customers with a policy underwritten at Lloyd's (please refer to your policy wording to see who underwrites your policy)

The above procedure applies but should you wish to ask Lloyd's to investigate your complaint you may do so by contacting:

In writing: Complaints Team

Lloyd's

One Lime Street

London EC3M 7HA

By email: <u>complaints@lloyds.com</u>

By phone: +44 (0)20 7327 5693

By fax: +44 (0)20 7327 5225

Website: <u>www.lloyds.com/complaints</u>

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at <a href="www.lloyds.com/complaints">www.lloyds.com/complaints</a> and are also available from the above address.

If you are not happy with the way Lloyds handle your complaint you may be entitled to refer your complaint to the Financial Ombudsman Service as described above.

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