

# Complaints

Our aim is always to provide our customers with a first-class service, however we are aware that, occasionally, it is possible that we may fail to meet your expectations.

To check if you are a Lloyd's or Non-Lloyd's Policy Holder please search for your Insurers name on the Insurers' Ratings Table found on the link below:

**Rating Table >**

# LLOYD'S POLICY HOLDERS

## Complaints Procedure for Lloyd's Policy Holders

In the event that you wish to make a complaint please contact us on:

Compliance Manager

IPG Retail Limited

Quay House, 1<sup>st</sup> Floor

The Waterfront

Level Street

Brierley Hill

DY5 1XD

Telephone on 0800 612 8702

Should you remain dissatisfied with the response that you receive from us, you may if you wish, refer your complaint to Lloyd's. Lloyd's will investigate the matter and provide a final response. Lloyd's contact details are as follows:

Complaints

Lloyd's

One Lime Street

London EC3M 7HA

Email: [complaints@Lloyd's.com](mailto:complaints@Lloyd's.com)

Telephone: +44 (0)20 7327 5693

Fax: +44 (0)20 7327 5225

Website: [www.Lloyd's.com/complaints](http://www.Lloyd's.com/complaints)

Ultimately, should you remain dissatisfied with Lloyd's final response, you may, if eligible, refer your complaint to the Financial Ombudsman Service (FOS). The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services.

The FOS Consumer Helpline is on 0800 023 4567 (free for people phoning from a "fixed line" (for example, a landline at home) or 0300 123 9 123 (free for mobile-phone users paying monthly charge for calls to No's starting 01 or 02 and their address is:

Financial Ombudsman Service

Exchange Tower

Harbour Exchange Square

London

E14 9SR

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)

If you were sold this product online or by other electronic means and within the European Union (EU) you may refer your complaint to the EU Online dispute Resolution (ODR) platform. Upon receipt of your complaint the ODR will escalate your complaint to your local dispute resolution service – this process is free and conducted entirely online. You can access the ODR platform on <http://ec.europa.eu/odr>

# NON-LLOYD'S POLICY HOLDERS

If you need to make a complaint, in the first instance, you should contact us either in writing to:

Compliance Manager, IPG Retail Limited, Quay House, 1<sup>st</sup> Floor, The Waterfront, Level Street, Brierley Hill, DY5 1D or by telephone on 0800 612 8702

Where a complaint arises we will, wherever possible, endeavour to resolve the matter by no later than the close of business the third working day following receipt. If this is not possible, to enable us to remedy the situation in a speedy and efficient manner, we have a documented, formal complaints procedure, details of which are shown below.

1. **We will acknowledge your complaint promptly, to reassure you that we will be dealing with the issue as a matter of urgency, giving you the details of who will be handling the matter in our office, and details of the service of the Financial Ombudsman Service, where this applies.**
2. **In the event that your complaint relates to activities or services provided by another party, we will advise you of this in writing giving the reasons for our decision, and ensure that your complaint is promptly forwarded to the appropriate party, in writing.**
3. **We will aim to make a final response to you as soon as is practicable, and keep you reasonably informed as to progress. We anticipate that we will be able to provide a substantive response to most complaints within eight weeks.**
4. **By the end of eight weeks from receipt of your complaint, we will issue you with our final response, or issue a response that gives the reasons for the delay and indicates when we will be able to provide a final response. If you are dissatisfied with our response, or the delay at this time, you will have a period of Six months in which you can refer the matter to the Financial Ombudsman Service, whose details are shown below.**

When we provide our final response letter, we will endeavour to ensure that we have taken into consideration any financial losses, or material inconvenience you may have suffered. If we do not feel that your complaint is justified, we will advise you of the reasons for our decision and we will also advise how you may pursue the complaint if you remain dissatisfied.

The Financial Ombudsman Service provides consumers with a free, independent service for resolving disputes with financial firms.

The FOS Consumer Helpline is on 0800 023 4567 (free for people phoning from a "fixed line" (for example, a landline at home) or 0300 123 9 123 (free for mobile-phone users paying monthly charge for calls to No's starting 01 or 02 and their address is:

Financial Ombudsman Service

Exchange Tower

Harbour Exchange Square

London

E14 9SR

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)