



Fresh! Insurance Services Group - Complaint handling procedures

We strive to provide the best possible service. However, we appreciate that at times we may not meet your expectations. If this occurs, we want to do our best to resolve your issues as quickly and effectively as possible.

If you need to make a complaint we will:

- make it easy for you to tell us about your complaint
- attempt to resolve your complaint as swiftly as possible
- carry out a full investigation
- keep you fully informed of our progress
- provide you with a full account of our findings and any action we intend to take.

If you make a complaint we will try to resolve it to your satisfaction by the close of business on the third working day after you first contacted us. In these cases we will write to you by email confirming that you had raised a complaint and that we now consider the matter resolved. However, if we can't resolve your complaint within this timeframe we will follow the following process:

How soon will we deal with your complaint?

We will write to you within five working days of receiving your complaint. We will either provide a full response, or send you an acknowledgement letter which will tell you who is dealing with your complaint, provide their contact details and give the expected timescales for achieving a resolution.

We will investigate your complaint fully and once this is completed we will contact you with our findings. We will also provide our final response in writing. If your complaint is particularly complex, we may need to spend longer investigating it. In these cases, we will keep you updated on our progress.

In all cases we will respond to your complaint within eight weeks, in line with the deadline set by the Financial Conduct Authority.

The Financial Ombudsman Service

We try to resolve all complaints internally. However, if you remain unhappy with our response, or if we have not resolved it after eight weeks you have the right to refer your complaint to the Financial Ombudsman Service. If you want the Financial Ombudsman Service to look into your complaint, you should refer it to them within six months of the date of our final response to you.

You can contact them at:

The Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Tel: 08000 234 567 (free for people phoning from a landline at home)

Or: 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

The Financial Ombudsman Service offers a free independent service and they can help with most financial complaints. For further information you can visit their website at www.financial-ombudsman.org.uk.