

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 you wish to complain, you should, in the first instance, contact either the intermediary who arranged the Policy for you or Congregational & General. You should quote details of your Policy, such as your surname and initials, postcode and policy number.

What will happen if you complain

Step 1

- We will acknowledge your complaint and attempt to resolve the matter within 24 hours.

Step 2

- If we fail to resolve your complaint within 24 hours of our becoming aware of it, we will, within five working days, acknowledge your letter with an explanation of how we will investigate your complaint and we will also enclose a copy of our Complaints Procedure.
- All complaints made in writing will be investigated at a senior level within Congregational & General Insurance plc.
- We will endeavour to provide a formal written response within 20 working days of first having become aware of your complaint.

Step 3

- If we are still unable to resolve your complaint within this time, we will write to you explaining fully why we are unable to do so. We will also advise you when we expect to be able to deal with it.

Step 4

- If we are unable to resolve your complaint within 40 working days of our having become aware of it, we will inform you in writing that you have the right to refer the complaint to the Financial Ombudsman Service (FOS).
- We will send you an explanatory leaflet about the FOS.

What happens with the Financial Ombudsman Service

If after making a complaint to us you are still unhappy and feel the matter has not been resolved to your satisfaction, you may be able to take your complaint to the Financial Ombudsman Service (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

Tel: 0845 080 1800 or 020 7964 1000
Email: complaint.info@financial-ombudsman.org.uk
Website: 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.

Congregational & General Insurance plc Curren House Curren Street Bradford West Yorkshire BD1 5BA
Tel: 01274 700 700 **Fax:** 01274 370 754 or 01274 390 740 (Underwriting) **Email:** info@cgins.co.uk **Web:** www.congregational.co.uk

Congregational & General Insurance plc is regulated and authorised by the Financial Services Authority.
Subject to the rules of the Financial Ombudsman Service.