

Complaints Procedure

You can complain in writing to **Flag Insurance (Brokers), 98 Liverpool Road, Formby, Liverpool, Merseyside, L37 6BS**, by telephone on **01344 452233** or email complaints@flaginsurance.co.uk. In all cases, please quote your policy number or other reference we have given you.

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, and this letter explains the procedure we will follow on receipt of your complaint.

Where a complaint arises, we will, wherever possible, endeavour to resolve the matter within three business days. 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, a summary 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.
- 2 After having considered the issue, we will advise what action we intend to take and the expected timescales for this. At this time, we will give you details of the service of the Financial Ombudsman Service, where this applies.
- 3 In the event that your complaint relates to activities or services provided by another party, we will advise you of this in writing giving their contact details and the reasons for our decision and ensure that your complaint is promptly forwarded to the appropriate party, in writing.
- 4 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.
- 5 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. At that time, if we do not hear from you within eight weeks, we will treat the complaint as closed.

The Financial Ombudsman Service provides consumers with a free, independent service for resolving disputes with financial firms and we will cooperate fully with them in respect of any complaints referred to them. You should note, however, that the Ombudsman cannot consider a complaint until we have issued our final response, or 8 weeks have elapsed from the date of your complaint

The FOS Consumer Helpline is on **0800 023 4567** and their address is: **Financial Ombudsman Service, Exchange Tower, London E14 9SR**. More information on the scope and service provided by the Financial Ombudsman Service is available on their website at: www.financial-ombudsman.org.uk

