

## **WHAT TO DO IF YOU HAVE AN INSURANCE COMPLAINT**

### **Who we are**

We are the Insurance Factory. We are owned by the Markerstudy Group who also own Markerstudy Insurance Company Ltd. We are authorised and regulated by the Financial Services Authority and operate as Insurance Factory Ltd, ASA Broking Ltd, Thames City Insurance Consultants Ltd and Insurance Connections Ltd.

### **Our commitment to you**

Everyone at the Insurance Factory is committed to providing you with excellent customer service but we do accept that occasionally things go wrong. We take all complaints we receive very seriously and have a commitment across our business to treat all customers fairly. Where we have made a mistake we want to put things right quickly so we welcome your feedback.

### **What do I need to do if I have a complaint?**

#### **Step 1**

The first thing to do if you are dissatisfied is contact the department you have been dealing with. You can do this by telephone, email or letter using the details you have received on your documents. You should ask your contact to review the problem and if needs be ask them to refer it to their manager.

#### **Step 2**

If you remain unhappy with what we have said, please write with full details including your policy number to:

The Head of Customer Service  
Insurance Factory  
1529 Stratford Road  
Hall Green  
Birmingham  
B28 9JA

#### **Step 3**

If after making a complaint to us you are still unhappy and feel that the issue has still not been fully considered or resolved to your satisfaction, you can contact the Financial Ombudsman Service at:

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

### **What will happen if I complain?**

We aim to resolve complaints as quickly as possible. When we receive a complaint from you that cannot be resolved immediately by telephone, we will reply within five working days of receiving your complaint. If we will not be able to do this we will acknowledge your complaint within five working days and let you know who will be dealing with it and how long we expect it to take. We should resolve all complaints within eight weeks of receipt, although most are resolved much sooner. If there is a reason why a complaint cannot be resolved within eight weeks we will explain this to you and keep you updated with our progress.

### **Using the Financial Ombudsman Service**

Financial services complaints that we cannot settle may be referred to The Financial Ombudsman Service. The FOS is completely independent and offers a free complaints service for consumers. They will look at your complaint if you have had a final response from us but are still unhappy, or if we have already had eight weeks to deal with your complaint and still have not issued a final response.