

COMPLAINTS PROCEDURE



At Covéa Insurance it is always our intention to provide a first class service to our customers. However, we do appreciate that occasionally things go wrong.

We take complaints seriously and we aim to deal with them fairly and promptly. We also use complaints to identify improvements to the service which we offer.

This leaflet confirms how our Internal Complaints Procedure works. If you feel you have cause for complaint, you can contact us in writing, by telephone or by email.

Not sure what something means? We're here to help. If there's something you don't understand, just ask us, and we'll work to explain it in a way that's easy for you to understand.

How to Complain

In some cases your broker/financial services provider will be able to resolve any concerns and you should contact them directly.

Alternatively, please contact us quoting your policy or claim number.



To call us, please contact:

Home, HNW & Commercial complaints: 01422 286306

Motor complaints: 01422 286406



To email us, please contact:

Home, HNW & Commercial complaints: home.customerrelations@coveainsurance.co.uk

Motor complaints: customer.relations@coveainsurance.co.uk



To write to us, please contact:

Customer Relations, Covéa Insurance, A&B Mills, Dean Clough, Halifax HX3 5AX

What we will do

If we are able to resolve your complaint within 3 business days we will send you a Summary Resolution Letter confirming that your complaint has been fully resolved.

Acknowledgement of your complaint

If we are unable to resolve your complaint within 3 days of receipt, or if further investigation is needed, we will acknowledge your complaint in writing. We will then keep you updated on the progress we make.

Providing you with our final response

Once we have completed our investigations we will write to you with our decision explaining the reason(s) for it, this will conclude our Internal Complaints Procedure.

We will make every effort to provide you with our final response within 8 weeks from the date we receive your complaint. If we are unable to, we will explain why and let you know when we expect to be able to provide you with this.

If you are unhappy with our final response or we have been unable to provide you with this within 8 weeks of receiving your complaint you may be entitled to refer your complaint to the Financial Ombudsman Service. Any referrals must be made within 6 months of receiving our final response letter.

You can contact the Financial Ombudsman Service at any stage of your complaint for free and impartial advice. See below for more information about the Financial Ombudsman Service and their contact details.

The Financial Ombudsman Service

The Financial Ombudsman Service is a free service available to consumers for the impartial resolution of complaints. You may contact them at any stage of your complaint, however there are a few instances where they will not be able to assist and they will confirm if your complaint is eligible when you contact them.

Their contact details are:

Financial Ombudsman Service Exchange Tower, London E14 9SR

Telephone: 0800 0234567

Email: complaint.info@financial-ombudsman.org.uk

Online: www.financial-ombudsman.org.uk

We sincerely hope that matters will not reach this stage, but if they do, we agree to fully co-operate with any investigation.

If your complaint is reviewed by the ombudsman, we will be bound by their decision, if you accept it.

Following our Internal Complaints Procedure and seeking a review from the Financial Ombudsman Service does not affect your right to take legal action.



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COVEA INSURANCE PLC

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