

COMPLAINTS PROCEDURE

COVEA INSURANCE PLC & COVÉA LIFE LIMITED

At Covea Insurance plc & Covéa Life Limited 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

If your complaint is about the sale or administration of your cover, please contact your financial services provider directly.

If your complaint is about how we dealt with your claim, please contact us on:



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

Pet & Protection complaints: fspcomplaints@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 details by letter confirming that your complaint has been fully resolved.

If you are unhappy with our decision you may be entitled to refer your complaint to the Financial Ombudsman Service. You must contact them within 6 months from the date of our letter.

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 confirm in writing to you that we are dealing with your complaint. 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, and this will end our complaints process.

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 decision 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. You must contact them within 6 months of the date of our letter.

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 they can look at your complaint 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 the review by the Financial Ombudsman Service, and we will be bound by their decision, if you accept it.

The decisions made by us or seeking a review by the Financial Ombudsman Service doesn't affect your right to take legal action.



COVEA INSURANCE PLC & COVÉA LIFE LIMITED

Registered Office: A&B Mills, Dean Clough, Halifax, HX3 5AX

Registered in England and Wales No. 613259 and 911235 respectively

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority No. 202277 and 202178 respectively