

## Complaints Procedure

### Coversure Complaints Procedure

*It is our intention to provide you with a high level of customer service at all times. If there are occasions when we fail to meet your standards we will endeavour to put things right.*

#### Notifying us of complaints

If you have any cause for complaint please initially contact us at this office using the details shown when selecting the relevant office at the bottom of this page. You may do this orally or in writing including by telephone or email.

#### Our complaints process

We aim to deal with all complaints as soon as practicable, and where possible within 3 working days of receipt. If we can resolve the complaint to your satisfaction within 3 working days, we will confirm this in writing with a brief summary of the resolution. However, if we are unable to resolve the matter to your satisfaction promptly we will issue a formal letter of acknowledgement of your complaint outlining the next steps and giving you details of the person who will be dealing with the complaint.

We will endeavour to keep you reasonably informed of the progress of your complaint including requesting from you any additional information which may help us reach a resolution within 8 weeks; however, if your complaint is not straightforward and cannot be resolved within 8 weeks, we will inform you in writing of the reasons why, and when we are likely to be in position to resolve your complaint.

When we provide a final resolution response, we will also give you details of the relevant body responsible for dispute settlement, as you may be able to refer the matter to them after 8 weeks or if you remain dissatisfied with any resolution response.

This Complaints Procedure does not affect any right of legal action you may have against the parties concerned.

If we consider that another party is entirely or partly responsible for the subject matter of a complaint, we may refer the complaint, or the relevant part of it, to the other party, this may include another professional firm, insurance company or insurance intermediary or similar Institution.

In such cases we will:

1. a) inform you promptly and in writing that we are referring your complaint, either entirely or in part, to another party and, if relevant obtain your consent to do so;
2. b) if applicable, we will continue to deal with any part of the complaint not referred to the other party in accordance with our normal procedures.

To the extent the referral of any complaint as envisaged above entails the transfer of personal information; we will do so only in accordance with the General Data Protection Regulations and the Data Protection Act 2018.

#### What to do if you are still not satisfied

If you are not satisfied with our final response to your complaint or if we have still not resolved your complaint within 8 weeks of receipt, you may be entitled to refer your complaint to the Financial Ombudsman Service (FOS).

The FOS is an independent service for settling disputes between businesses providing financial services and their customers. This service is free to customers. You can contact them at:

Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

Tel: 0300 123 9 123 (for mobile users) 0800 023 4567 (for landline users)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

You must approach the Financial Ombudsman Service within 6 months of our final response to your complaint. We will remind you of the time limits in our final response.