

## Complaints & Customer Support

### Our Commitment to You

We are committed to delivering exceptional service to all our valued customers and strive to maintain these standards at all times. However, we recognise that from time-to-time misunderstandings may arise or mistakes may occur.

### If You Are Dissatisfied

If you are dissatisfied with a service provided by our staff, or with any information displayed on our website or within your policy documentation, please notify us.

We will endeavour to investigate your concerns promptly and put things right where we can.

### Policy and Claims Enquiries

If you have any questions or concerns regarding your insurance policy or the handling of a claim, please contact us in the first instance. We will do our best to assist you.

### Claims Complaints

Please note that we do not handle claims internally, as claims handlers are appointed by the underwriters.

Whilst, where possible, we will always seek to support our customers in the event of a claim-related issue, we are not authorised to review or resolve complaints relating to claims. These should be directed to the relevant underwriters or insurers.

### Further Information

Further details about our complaints procedure can be found [\[here\]](#).

### How to Make a Complaint

You can contact us at any time to make a complaint, free of charge, using the details below:

#### By post:

Protectivity Insurance  
Dovetail House  
Wycombe Road  
Stokenchurch  
Buckinghamshire  
HP14 3RQ

By email: [contact@protectivity.com](mailto:contact@protectivity.com)

By telephone: +44 (0) 1494 887909

We will acknowledge your complaint promptly and investigate it thoroughly. Where possible, we will aim to resolve your complaint within a reasonable timeframe and no later than 8 weeks from receipt.

If your complaint relates specifically to the insurer, you may also refer the matter directly to them. Their details can be found directly in your policy documents, or on our Complaints page when selecting your specific policy type.

## **What happens next**

We, or the underwriters, will acknowledge your complaint promptly (unless resolved within 3 business days).

We will investigate your complaint fairly and impartially.

We will keep you informed of progress where appropriate.

We will issue a final written response setting out our conclusions.

If we are unable to provide a final response within 8 weeks, we will explain the reasons for the delay and inform you of your right to refer your complaint to the Financial Ombudsman Service.

## **Financial Ombudsman Service**

If you remain dissatisfied after we have issued our final response, or if 8 weeks have passed since you first raised your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service (FOS), which is an independent body set up to resolve disputes between consumers and financial services firms.

You must refer your complaint to the FOS within 6 months of receiving our final response.

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Telephone (UK): 0800 023 4567 (free from landlines and mobiles) 0300 123 9123

Telephone (from outside UK): +44 (0)207 964 0500

Text: 07860 027 586

Relay UK: (18002) 020 7964 1000

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

The Financial Ombudsman Service can consider complaints from eligible complainants, including private individuals and certain small businesses.

Making a complaint will not affect your legal rights.

## **Financial Services Compensation Scheme (FSCS)**

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation if we are unable to meet our obligations under this contract of insurance.

The level of compensation depends on the type of insurance and the circumstances of the claim.

Further information is available from the FSCS: [www.fscs.org.uk](http://www.fscs.org.uk)