

Home and Legacy Insurance Services Limited

Complaints Handling Procedure



Our aim is to provide the highest level of service for our customers. When our customer's offer feedback or wish to make a complaint we are committed to:

- Listening carefully
- Responding quickly and effectively; and
- Learning from the feedback and using it to continually improve our service.

Home and Legacy has published this easy to use Complaints Handling Procedure for the benefit of our customers. All members of our staff are aware of our commitment to fair complaints handling. The purpose of this document is to let you know how to contact us and to tell you how we will deal with your complaint.

You can write to us at:

Home and Legacy Insurance Services Limited,
500 Avebury Boulevard
Milton Keynes MK9 2LA

Or you can telephone:

0844 893 8360 or
0208 113 7777 if you are calling from abroad

9am to 5pm Monday – Friday

Once we have received your complaint:

- **Within 5 business days we will:**
Confirm that we have received your complaint. If we find that the complaint relates to the service provided by one of our intermediaries or insurers, or is partly due to their service, we will pass the details on to them and monitor the progress of their investigations.

If the complaint is about the service you have received from us (including when we are jointly responsible with another party) we will tell you who is dealing with your complaint. This individual will have been fully trained to deal with the matter in an objective manner.

- **Within 4 weeks of receiving your complaint we will:**
Either let you have our final response with the reasons for it or explain why we are not in a position to give you a final response and let you know when we expect to be able to provide it.
- **Within 8 weeks of receiving your complaint we will:**
Either let you have our final response with the reasons for it or explain why we are not in a position to give you a final response and let you know when we expect to be able to provide it, and provide you with the contact details for the Financial Ombudsman Service.

If you remain dissatisfied

If you remain unhappy with our final response you may be able to refer your case to the Financial Ombudsman Service (FOS)

You can write or email FOS at:

South Quay Plaza
183 Marsh Wall
London
E14 9SR

Or you can telephone FOS:

0845 080 1800

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

The Financial Ombudsman Service offers a free, independent service for resolving disputes about most financial matters.* Referral to the Financial Ombudsman Service must usually be made within six months of the date of our final response. In some circumstances a complaint may not be eligible for referral to the Financial Ombudsman Service. In such cases you will receive guidance from staff at the Ombudsman about your options, or you may wish to seek your own professional or legal advice. *Source: www.financial-ombudsman.org.uk