

# Home and Legacy Insurance Services Limited Complaints Handling Procedure



Our aim is to provide the highest level of service for our customers. When our customers' 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. **Your complaints may be made free of charge.**

You can write to:	Or you can telephone:
The Customer Satisfaction Manager Home and Legacy Insurance Services Limited, 500 Avebury Boulevard Milton Keynes MK9 2LA	<b>0844 893 8360</b> or <b>+44 (0) 20 3118 7777</b> if you are calling from abroad  9am to 5pm Monday – Friday

## Once we have received your complaint

### Within 5 business days of receiving your complaint:

If we cannot resolve your complaint by close of business the next business day following receipt we will send you a written acknowledgement to confirm that we have received your complaint.

If we find that your complaint relates to the service provided by one of our intermediaries or is partly due to their service or is a complaint which our insurer(s) are required to resolve 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 promptly and fairly in a competent, diligent and impartial manner.

### Within 4 weeks of receiving your complaint:

If we believe that we have fully addressed your complaint we will let you have our final response and the reasons for it set out in a way that is fair, clear and not misleading. We will also give you the contact details for the Financial Ombudsman Service (FOS) and their standard explanatory leaflet.

If we are not in a position to give you our final response (this may be because we need to obtain additional information) we will explain why and let you know when we expect to be able to provide it.

### Within 8 weeks of receiving your complaint:

If we believe that we have fully addressed your complaint we will let you have our final response and the reasons for it set out in a way that is fair, clear and not misleading. We will also provide you with contact details for the FOS and their standard explanatory leaflet.

In the unlikely event that we are not in a position to give you our final response at this stage, we will explain why and let you know when we expect to be able to provide it. We will also give you the contact details for the FOS and their standard explanatory leaflet. Please note that if we have had 8 weeks to investigate your complaint and you are not happy with the progress we have made you may be able to ask the FOS to investigate your case.

## If you remain dissatisfied after we have issued our final response

If you are not happy with our final response you may refer your complaint to the FOS to investigate. If you decide to do this it must be within six months of the date of our final response.

You can write or email FOS at:	Or you can telephone FOS:
South Quay Plaza 183 Marsh Wall London E14 9SR	<ul style="list-style-type: none"><li>• <b>0800 0 234 567</b> free for people phoning from a "fixed line" (for example, a landline at home)</li><li>• <b>0300 123 9 123</b> free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02</li></ul>

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

The Financial Ombudsman Service offers a free, independent service for resolving disputes about most financial matters.\*. 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](http://www.financial-ombudsman.org.uk)