

Home & Legacy is committed to providing the highest standards of customer service. Whilst we work hard to achieve this, we recognise that there may be occasions when problems arise, and you can help us by telling us what you think of our service. We welcome all your comments, whether they're suggestions, compliments or complaints. 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.

We have published this procedure for the benefit of our customers to let you know how to contact us and to tell you how we will deal with your complaint. All members of our staff are aware of our commitment to fair complaints handling. Many things can be sorted out by speaking to us directly by telephone, and often a phone call will usually be enough to put matters right, but if you prefer you can make your complaint by email or in writing. Our contact details are as follows:

- **Email:** info@homeandlegacy.co.uk
- **Post:** The Operations Director,
Home and Legacy Insurance Services Limited,
Witan Gate House, 500-600 Witan Gate West,
Milton Keynes MK9 1GB.
- **Telephone:** 0344 893 8360 or +44 (0) 20 3118 7777 if you are calling from abroad - lines are open 9am to 5pm Monday to Friday.

In order for us to deal with your complaint as quickly as possible, it will help us if you mark your correspondence 'complaint' and provide as much information as you can - for example, customer or policy reference number(s), details of who you have been dealing with, how to get in touch with you and what you would like us to do to resolve the matter. Your complaints may be made free of charge.

Once we have received your complaint:

We'll aim to resolve your complaint promptly. Where we are able to resolve matters within 3 business days following receipt we will write to you confirming the action we have taken. We'll also explain how you may be able to refer the matter to the Financial Ombudsman Service, if you subsequently decide you are unhappy with the outcome.

If we find that your complaint relates to the service provided by one of our appointed intermediaries or is partly due to their service or is a complaint which the insurer or a service provider is required to resolve we will pass the details on to them and monitor the progress of their investigation into your problems.

If your policy is underwritten at Lloyd's of London we are required to follow the process for responding to complaints which has been put in place by Lloyd's. If you are a Lloyd's of London policyholder we will send details of their process to you.

Within 5 business days of receiving your complaint:

If we're unable to resolve the matter to your satisfaction straightaway, we'll commence an investigation and acknowledge your complaint in writing.

If your complaint is about the service you have received from us at Home & Legacy (including when we are jointly responsible with another party) we will tell you who is dealing with your complaint. Our staff are fully trained to deal with the matter promptly and fairly in a competent, diligent and impartial manner.

Registered address: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom. Registered in England No. 3007252. Home and Legacy Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number 307523. A member of the British Insurance Brokers Association.

Calls may be recorded for training and/or monitoring purposes.

Within 4 weeks of receiving your complaint:

If we believe that we have fully addressed your complaint we will let you have our written 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 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 written final response and the reasons for it set out in a way that is fair, clear and not misleading. In the unlikely event that we are not in a position to give you our final response at this stage, we will write to you explaining the delay and what we are doing to help you. We will also give you the contact details for the Financial Ombudsman Service and their standard explanatory leaflet. If we have had 8 weeks to investigate your complaint and you are not happy with the progress we have made you may be eligible to ask the Ombudsman to investigate your complaint if you wish. After our 8-week communication we will contact you every 2 weeks to keep you informed of our progress. When we've completed our investigations, we'll send you our written final response, setting out the action we're taking.

If you remain dissatisfied after we have sent you our written resolution response

You may be eligible to refer your complaint to the Financial Ombudsman Service free of charge to investigate. The Ombudsman offers an independent service for resolving disputes about most financial matters. In some circumstances a complaint may not be eligible for referral 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.

If you decide to refer your complaint to the Ombudsman this must be within six months of the date of our final response. If the complaint is not referred in time, the Ombudsman will not have our permission to consider the complaint and so will only be able to do so in very limited circumstances. For example, if the Ombudsman believes that the delay was as a result of exceptional circumstances.

Details about the Financial Ombudsman including their contact details can be found at www.financial-ombudsman.org.uk.

- **Email:** complaint.info@financial-ombudsman.org.uk
- **Post:** Financial Ombudsman Service, Exchange Tower,
London E14 9SR
- **Telephone:** 0300 123 9 123 or
+ (44) 20 7964 0500 from outside the UK.

This document can also be made available in large print, audio or Braille. If you need any of these formats please contact Home & Legacy on 0344 893 8360 who will be pleased to organise an alternative for you.

