

Blagrove Underwriting Agency Complaints Process

We're proud of the service we provide to our customers, but we know that sometimes things can go wrong. If you've had a bad experience, please let us know. We are committed to treating our customers fairly, we want to learn and put things right.

How to complain

If you should have any complaint, we would ask you to make your complaint to the Complaints Manager at the following address:

Post: Upper Floor, The Long Barn, Burford, Oxfordshire, OX18 4SG

Telephone: 01993 670555

Email: <u>complaints@blagrove.com</u>

You will need to tell us:

- Your name
- The best way for us to contact you and your contact details
- Your policy or claim reference
- Details of what you think has gone wrong
- Any evidence that will help our investigation
- What you'd like us to do, to put things right
- If there is anything we can do to make things easier for you or adjustments we need to make like writing in a larger font, or perhaps you'd like to appoint a friend to represent you in your complaint
- Anything you think we should know about your personal circumstances including any vulnerabilities.

What happens next:

Once you have made us aware of the problem, this may meet the definition of a complaint under the guidelines set out by our regulator, the Financial Conduct Authority (FCA).

If this is the case, we will assign a dedicated complaint expert who will review your complaint and carry out a thorough and impartial investigation.



How long it will take:

- We will try to resolve your complaint within three working days.
- If we can't, we'll acknowledge your complaint in writing within five working days and we'll keep you updated with our progress.
- We will give you our final response as soon as we can. We're allowed up to eight weeks to look into things and give you our final response.
- If we are unable to give you a final response within 8 weeks and need to carry out further investigation we will write to you to advise.

If you are not happy with our response and feel we've not considered all your issues or you can provide further information, please let us know and we'll be happy to review. Or if you have waited eight weeks and we've not given you our final response, you can take your complaint to the Financial Ombudsman Service - we explain how to do that below

You can contact the Financial Ombudsman Service:

The Financial Ombudsman Service exists to help resolve complaints when we have not been able to resolve your complaint to your satisfaction. The service they provide is free and impartial. Whilst we are bound by their decision you are not, contacting them will not affect your legal rights.

If you decide to contact The Financial Ombudsman Service, you must do so within six months of our final response. If you don't refer your complaint in time, the Ombudsman will not have our permission to consider your complaint. We'll remind you of this in our final response.

How to get in touch with the Financial Ombudsman Service

Post: Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square,

London, E14 9SR

Telephone: 0300 123 9123 or 0800 023 4567

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

Website: www.financial-ombudsman.org.uk

Please be aware that the Financial Ombudsman Service will only be able to consider your complaint after we have had the opportunity to consider and resolve it.