

# Our Commitment to Quality



**COMPLETE**  
COVER | GROUP

# Your views are important to us!

**Our purpose is to provide our customers with insurance solutions that best meet their needs. Sometimes we don't get everything right, when this happens we want to hear from you. Once we are aware, we will try our best to fix any problems and improve our service for the future.**

Our customer feedback and complaints process, including the timeframes, are outlined within this document.

All complaints are recorded and kept for up to 7 years in line with your other policy details. Insights gained from your feedback is valuable and useful, highlighting ways we can improve either our products, services or both.

Your views are important, please let us know what you think.



## **What to do if you have feedback or a complaint**

The first step is to get in touch.

Contact us either by phone, email or in writing using the details at the end of this document.



## **What will we do next?**

We will start looking into your complaint as soon as it is received. Usually this means we can provide you with an answer within 3 working days of the receipt of your complaint.

If this is not possible, we will acknowledge your complaint in writing within 5 working days of receiving your complaint. This acknowledgement will state the name of the person who is dealing with your complaint, as well as their contact details.





## What happens next?

We will continue to look into your complaint trying to provide you with a final response to your complaint within 4 weeks of receipt. If for any reason we can't respond during this time, we will write to you to explain why, as well as when we expect to make further contact.

If after 8 weeks we still haven't provided a final response to your complaint, then we will write to you giving reasons for the delay and to tell you when we expect to be able to provide a final response. After this point, you are able to refer your complaint to the Financial Ombudsman Service, Alternatively, you may still choose to allow us longer to conclude our investigation and provide you with our final response.



## What do we mean by final response?

Our final response will detail the outcome of our investigation into your complaint as well as state whether we accept or reject responsibility for the complaint. In both cases we will explain the reasons for our decision.

In some cases, we may make an offer of compensation, this will depend on the individual circumstances of your case.



## What happens if you remain dissatisfied?

After receiving our final response, you may escalate your complaint to the Financial Ombudsman Service, if you remain dissatisfied. Details on your rights to refer will be included in our final response.

Throughout our handling of your complaint our aim is to treat all of our customers consistently and fairly.



## How to contact us:

The Complaints Department  
Complete Cover Group  
Axiom House,  
The Centre,  
Feltham,  
Middlesex,  
TW13 4AU

Tel: 0800 440 2482 or  
0333 400 9816 from a mobile

Email: [complaints@completecovergroup.com](mailto:complaints@completecovergroup.com)



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