

## COMPLAINTS HANDLING SUMMARY

The following information will guide you through the complaints process for Collingwood Insurance Services (UK) Ltd (CISL) and outlines how CISL will act if we receive a complaint. All our steps and timescales meet the requirements of the Financial Conduct Authority.

The following also applies to complaints lodged against Collingwood Insurance Company Ltd (CICL). This is because CISL may act as a service provider to CICL in some of our dealings with you, for example when you wish to complain about the terms and conditions in your Policy Document. In this capacity we handle the administration of complaints on behalf of CICL. This also meets the requirements of the Financial Conduct Authority.

In the first instance, all complaints should be referred to CISL by any of the following methods (please supply your policy number and full name and address):

## By Post:

Collingwood Insurance Services (UK) Limited Admiral House Redburn Court, Earl Grey Way North Shields NE29 6AR

	By Telephone	By Email
Learners Insurance	0345 470 0014	learners@collingwood.co.uk
Annual Courier Insurance	0345 470 0010	insurance@collingwood.co.uk
Annual Taxi Insurance	0345 470 0019	taxi@collingwood.co.uk
Short Term Taxi Insurance	0345 470 0013	shorttermtaxi@collingwood.co.uk

Please note: If possible, we will aim to resolve a complaint within three working days and then provide a summary resolution. However, if this is not possible then the following steps will be followed.

Within five working days of receiving a complaint, a written acknowledgement will be issued to the complainant. This acknowledgement will contain.

- 1. Confirmation of the date the complaint was received and policy number (if relevant).
- 2. Confirmation of who has made the complaint and if relevant, on whose behalf.
- 3. The name and position of the person who will be handling the complaint.
- 4. A statement setting out general expectations and timescales.



If an investigation cannot be completed within four weeks of receipt of a complaint, a letter will be sent advising the complainant of this. It will also provide a reason for the delay and a further target date for resolution, which will be no more than eight weeks from receipt of a complaint.

Complainants may have the right to refer their complaint to the Financial Ombudsman Service (FOS) if eight weeks have passed and they have not received a final response. To support this, a copy of the Financial Ombudsman Service's explanatory leaflet will be provided with either the Final Response that is issued within eight weeks, or with the letter advising that further time is required.

Once the investigation is complete, a letter will be forwarded to the complainant confirming the final decision. This final response will include a copy of the Financial Ombudsman Service's explanatory leaflet (if not supplied previously).

The Ombudsman may be contacted at: Financial Ombudsman Service Exchange Tower London E14 9SR

**Telephone:** 0800 023 4567 from a landline or 0300 123 9 123 from a mobile

E mail: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

For complaints lodged against Collingwood Insurance Services (UK) Ltd, CISL also subscribe to the Online Dispute Resolution Scheme (ODR), you may submit your complaint online at http://ec.europa.eu/consumers/odr/ and the ODR will forward your complaint to the FOS on your behalf, please note the ODR do not investigate complaints they distribute them to the relevant alternative dispute resolution scheme.