



Complaints policy for customers

Overview

At PIB Group, we are committed to ensuring that we achieve a high level of service for our customers. If you are dissatisfied, we would like to hear about it so that we can both investigate your particular complaint and also improve our service in the future. Your complaint will be reviewed promptly and fairly by an independent party to the complaint itself.

If you wish to raise a complaint

You may raise your complaint with the Managing Director in person or by telephone, email or in writing using the contact information stated on the documentation accompanying this Complaints Policy or email enquiries@childcareinsurance.co.uk

Process

We will promptly acknowledge your complaint and will try to resolve your complaint at that stage. Where this is not practicable, we will write to you within 5 working days informing you whether further investigation is necessary.

If the complaint has not been resolved within 4 weeks of receipt, we will write to you with an update.

If following our investigation and response to you, you are not satisfied with the outcome or we do not complete our investigation within 8 weeks, you may be eligible to contact the Financial Ombudsman Services (FOS). If so, details of this will be provided to you in our response.

If you are dissatisfied with the outcome, you may be able to refer your complaint to the Financial Ombudsman Service (FOS), free of charge – but you must do so within six months of the date of our final response letter. If you do not refer your complaint in time, the Ombudsman will not have our permission to consider your 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.

Their contact details are shown below and we will include a copy of the FOS leaflet with our final response letter.

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Tel: **0800 023 4567** or **0300 123 9123**
www.financial-ombudsman.org.uk

If you have purchased the insurance policy online, you may also raise your complaint via the EU Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>