

# Complaints - Our Service Standards

Everyone at Business Choice Direct Insurance Services Limited is committed to providing you with excellent customer service but we do accept that occasionally things go wrong. We take all complaints seriously and have a commitment across our business to treat all customers fairly. Where we have made a mistake we want to put things right quickly so we welcome your feedback.

You can make a complaint verbally, in writing, or email at any time during the insurance process.

## What do I need to do if I have a complaint?

### Step 1

The first thing to do if you are dissatisfied is contact the department you have been dealing with. You should ask your contact to review the problem and if needs be ask them to refer it to their manager.

**Tel: 0344 776 5305**

**Email: [contactus@businesschoicedirect.co.uk](mailto:contactus@businesschoicedirect.co.uk)**

### Step 2

If you remain unhappy with what we have said, please write with full details including your policy number to:

#### Customer Services

**Business Choice Direct Insurance Services Limited**

**1<sup>st</sup> Floor**

**Stoneham Gate**

**Stoneham Lane**

**Southampton**

**SO50 9NW**

**Email: [contactus@businesschoicedirect.co.uk](mailto:contactus@businesschoicedirect.co.uk)**

When you make a complaint, you will be given a contact name and told when you can expect to hear from us. We may ask you to supply information in writing, to support any issues raised.

We may be able to respond to a complaint immediately. Where this is not possible we will acknowledge receipt of your complaint in writing promptly and provide you with a timescale for a full response. We will endeavour to provide you with a final response within 8 weeks. If this is not possible, we will write to you and tell you what options are available to you.

### Step 3

If after making a complaint to us you are still unhappy and feel that the issue has still not been fully considered or resolved to your satisfaction, you can contact the Financial Ombudsman Service:

In writing to:

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Tel: 0800 023 4567 or 0300 123 9123 Fax: 020 7964 1001

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Financial Services complaints that we cannot settle may be referred to The Financial Ombudsman Service. The FOS is completely independent and offers free complaints service for consumers. They will look at your complaint if you have had a final response from us but are still unhappy, or if we have already had eight weeks to deal with your complaint and still have not issued a final response.

## If your complaint concerns the service provided by others

If we receive a complaint which does not relate to any regulated insurance activity service that we have provided, we will advise you in writing within 5 working days and where possible, provide you with details of to whom the complaint should be redirected.

**Important: This complaints notification procedure does not affect your right to take legal action.**