



Together Mutual Insurance
Kings Court
London Road
Stevenage
Herts
SG1 2TP

COMPLAINT SUMMARY LEAFLET

How your complaint will be handled

This Together Mutual Insurance policy is underwritten by UIA (Insurance) Ltd. Together Mutual Insurance is a trading name of UIA (Insurance) Ltd. UIA (Insurance) Ltd is a member of the Association of British Insurers (ABI) and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. We take all complaints received very seriously as we aim to provide a high quality of service to all our customers.

We welcome feedback from our customers in any form. This leaflet explains the procedure that Together Mutual Insurance will follow in the event that you feel dissatisfied with any aspect of the service you receive.

A complaint may be made in writing either by letter, fax or e-mail, or verbally either in person or by telephone. When contacting us, it is important that you fully explain your complaint, providing all the details you feel are relevant. We promote an internal complaints procedure, which enables us to fully consider all of your concerns and gives us the opportunity to resolve these for you. Contact details for your complaint are as follows: -

1. If you wish to make a complaint regarding your policy then please contact us on **01438 761 670**, if your complaint is in respect of a claim, then please contact us on **01438 518 877**. You can also send us a fax on **01438 761 778**.
2. You may contact us by email at complaints@togetherinsurance.co.uk
3. If you wish to write to us about your complaint, please address your correspondence to The Customer Relationship Manager (if regarding your policy) or The Claims Manager (if regarding a claim) at the following address:
Together Mutual Insurance
Kings Court
London Road
Stevenage
SG1 2TP

4. If your complaint is not resolved to your satisfaction, you may ask the Financial Ombudsman Service to review your case. You can telephone this service on 0800 023 4567 or 0300 123 9123 (Monday to Friday - 8am to 8pm and Saturday - 9am to 1pm)
or e-mail: complaint.info@financial-ombudsman.org.uk
or write to:
The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
You can also visit their website: www.financial-ombudsman.org.uk

Acknowledgement

If your complaint cannot be resolved immediately, it will be acknowledged in writing within 5 working days of receipt at Together Mutual Insurance. Our acknowledgement letter will outline our understanding of your complaint, the timescales for completing the investigation and confirm that it will be investigated in accordance with the rules of the Financial Conduct Authority.

Investigation

We will investigate your complaint and issue a full reply explaining our decision. We aim to do this within 4 weeks. If at the end of 4 weeks we have not been able to complete our investigation, we will write to you explaining why it has not been possible to complete it, and let you know when you may expect a reply.

If we have not completed our investigation 8 weeks after receiving your complaint, we will write to you again explaining why it has not been possible to complete it. We will also advise you that if you are not satisfied with the progress of the investigation you may escalate the complaint to the Financial Ombudsman Service.

Outcome

Once our investigation is complete we will write to you with our decision, fully explaining how we came to that decision. The letter – termed a “Final Response” - will, if appropriate, detail any offer being made to you. This letter will explain that if you are still not satisfied with the outcome of your complaint, you may escalate the complaint to the Financial Ombudsman Service, which you must do within 6 months of the date of the letter.

Financial Services Compensation Scheme (FSCS)

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.