

Complaints

Our commitment to you

Should you need to complain, we will do everything possible to ensure your complaint is dealt with quickly and fairly.

How to complain

We will need from you:

- **Your policy number.** This will help us to find your details and, where possible, understand how best to rectify the situation.
- **Details of what went wrong.** Please give us as much detail as possible, to include the dates of your interactions with us and key events which are relevant to your complaint.
- **How can we contact you.** In case we need to speak to you further, please include your contact details and a preferred method of contact (e.g. phone or email).

Give us a call

The easiest way to make a complaint is to give us a call on 01908 920570 between 09:00 and 17:00 Monday to Friday (excluding bank holidays).

We will try to resolve your complaint immediately. If we cannot, or further investigation is required, we will provide you with an update within five business days.

In the unlikely event that your complaint has not been resolved within four weeks of its receipt, we will contact you and let you know the reasons why and the further action we will take.

Within eight weeks of receiving your complaint we will either issue you with a final response letter detailing the outcome of our investigation and our decision, or a letter confirming when we anticipate concluding our investigation.

Write to us

If you wish to make a complaint in writing please send it to the Managing Director, Christie Insurance, Whitefriars House, 6 Carmelite Street, London, EC4Y 0BS

Lloyd's policy holders

If your insurance is provided by Underwriters at Lloyd's, and you are unhappy with our response, you may be entitled to refer the matter to the complaints team at Lloyd's. Lloyd's will investigate the matter and provide a final response. Full details of Lloyd's complaints procedures are available at www.lloyds.com/complaints.

The Financial Ombudsman Service (FOS)

If you are unhappy with our decision (or one provided by Lloyd's where applicable), or if we do not complete our investigation within 8 weeks, you may be entitled to refer your complaint to the Financial Ombudsman Service.

The FOS is an independent service for settling disputes between businesses providing financial services and their customers. This service is free to customers.

Please note that if you wish to refer your complaint to the FOS this must be done within 6 months of our final response letter.

The FOS contact details are:

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Helplines:

0800 023 4567 or 0300 123 9123

Website: www.financial-ombudsman.org.uk