

## Who to contact if you are not satisfied with our final decision

Our complaints procedure falls within the rules of the FCA. Although we always aim to come to an amicable settlement of your complaint, you may be eligible to refer your complaint to the FOS if you do not accept our final decision.

The FOS was set up by law to give consumers a free, independent service for resolving disputes with financial firms. They are not a regulator or trade body or a consumer champion – their role is to take an objective standpoint and help settle disputes.

You can only refer a case to the FOS after you have received a final decision on your complaint from us, or if it is still unresolved after 8 weeks. They resolve most cases within three months, however, some inevitably take longer, depending on the complexity of the case. You do not have to accept any decision made by the FOS and retain the right to go to court instead. If the decision of the FOS is accepted by you, it is then binding to both us and you.

### You can contact the FOS as follows:

**By phone:** 0800 023 4567

**By email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Further information is available on their website:**  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

#### **In writing to:**

Financial Ombudsman Service,  
Exchange Tower, London E14 9SR

Further details on the service provided by the FOS are included in the booklet entitled “Your complaint and the Ombudsman”. This will be enclosed with your final response letter.



## We promise to...

- Acknowledge complaints promptly
- Investigate complaints quickly and thoroughly
- Keep you informed of progress
- Do everything possible to resolve your complaint
- Learn from our mistakes and use information from complaints to continuously improve our service

We welcome feedback and act upon it. To help us collect this feedback we often send out questionnaires following repairs by any one of our expert engineers.

If you receive one of these, kindly help our Quality Control team by filling it in and sending it back to us at your earliest convenience.

## How to contact us

### **CALL**

**0800 597 8581**

Calls are free from all phones, whether mobile or landline.

### **ONLINE**

[domesticandgeneral.com/complaints](http://domesticandgeneral.com/complaints)  
and fill in the online form.

### **BY POST**

Domestic & General Insurance PLC,  
Leicester House, 17 Leicester Street,  
Bedworth, Warwickshire CV12 8JP

Insurance Policies are underwritten by Domestic & General Insurance PLC, Registered office: Swan Court, 11 Worple Road, Wimbledon, London SW19 4JS. Registered in England and Wales. Company No.485850. A member of the Association of British Insurers. Domestic & General Insurance PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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# Give us your feedback

WE'RE HERE TO HELP



## We want to hear from you...

At Domestic & General we endeavour to provide you with a quality, honest and cost-effective service, but we appreciate that sometimes we unfortunately get things wrong.

That's why we encourage you to voice any comments, criticisms or complaints you may have so that we know how best to enhance your experience.

With a set of procedures in place that will treat any complaint fairly and objectively, we would like to assure you that all customer feedback is noted and dealt with quickly and efficiently.

### Our complaint handling process aims to:

- Help us learn from our mistakes
- Preserve our good relationship with current and future customers
- Maintain high levels of customer satisfaction
- Treat each case with the same standard practice to ensure fair and proper treatment
- Ensure our products and services live up to the expectations of our customers

This leaflet summarises our complaints handling process. Should you have any cause for complaint, we want to hear about it so that we can do our best to put things right.

Whatever your query or complaint, please do not hesitate to contact us. We're here to help.

Yours sincerely,

**The Domestic & General team**  
**Domestic & General Insurance PLC**

## How we will deal with your complaint

### STAGE

# 1

#### Initiating your complaint

Contact our Customer Service Department by phone, online or letter explaining the reasons for your complaint. Provide your full name, post code and contact telephone number along with the type of policy you hold and policy number. Your details will then be logged on to our Complaints Management System.

### STAGE

# 2

#### Acknowledging your complaint

We endeavour to resolve all complaints by the end of the next business day, however, on occasions where this is not possible you can expect to hear from us within 5 working days upon our receipt of your complaint.

### STAGE

# 3

#### Investigating your complaint

Your complaint will always be investigated by a trained complaint handler. We will be as thorough as possible. In order to deal with your complaint as quickly as possible we may contact you for any additional information we need.

### STAGE

# 4

#### Resolving your complaint (initial response within 0-4 weeks)

Depending on the complexities of your case, the complaint handler will aim to come to a conclusion within 4 weeks of the initial date of your complaint. You'll either receive a final response letter or a further communication which will indicate the reasons why a decision has not yet been made and when you can next expect to hear from us.

### STAGE

# 5

#### Informing you of our decision (final response within 0-8 weeks)

If your complaint has not yet been resolved within 8 weeks of the date of your complaint, you can expect to receive either a final response letter or advice on why we were unable to make a final decision.

Once we have resolved your complaint, you will receive a full account of our investigation and of our decision which will include reasoned and fair judgement of your complaint. We will inform you of your right to refer your complaint to the Financial Ombudsman Service (FOS) either:

- In our final response letter to you (in which we will point out that you have 6 months to do so), or
- In the letter sent 8 weeks after we received the complaint,

whichever is sooner. The FOS usually expects customers to allow us to address their complaints before they are contacted, unless there has been an undue delay.

## How do we monitor your complaints?

We are required by the Financial Conduct Authority (FCA) to keep detailed documentation on individual complaints and to report relevant complaints to the FCA on a regular basis. We comply with the Data Protection Act 2018 and the UK General Data Protection Regulation and may share information about your complaint with the FCA and the FOS.