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# COMPLAINTS PROCEDURE

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Cooke & Mason always aim to get things right first time and we are committed to ensuring that we achieve the highest level of service for our customers. If you feel this hasn't happened, we would like to hear about it so that we have an opportunity to put things right for you and to improve our service in the future. Your complaint will be reviewed promptly and fairly by an independent party to the complaint itself.

## **How to complain**

If you wish to raise a complaint you can contact us by telephone, email or in writing. Details can be found in your policy documentation or email [complaints@pib-insurance.com](mailto:complaints@pib-insurance.com).

To help us investigate and resolve your complaint, please provide the following:

- Your policy number;
- Details of your complaint
- Your contact details and your preferred method of contact - these will help us should we need to discuss your complaint or require further information.

## **Our process**

We will promptly acknowledge your complaint and we will try to resolve your complaint immediately. If this is not possible, we will write to you within 5 days informing you whether further investigation is necessary.

In the event that your complaint has not been resolved within 4 weeks of its receipt, we will contact you again and provide an update; the reasons why and the further action we will take.

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 can refer your complaint to the Financial Ombudsman Services (FOS).

If you receive a final response letter from us and you are dissatisfied with the outcome and you want to contact the Financial Ombudsman Services (FOS) you must do so within 6 months of the date of our final response letter.

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  
Telephone: 0800 023 4567 or 0300 123 9123

[www.financial-ombudsman.org.uk](http://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/>.