
carpenters insurance services

part of the **carpenters** group

Legal Expenses Insurance

Complaint Procedure

Our Complaint Policy

Carpenters Insurance Services Limited are committed to providing a high quality standard of service and customer care to all customers. However, if a customer believes that something has gone wrong, we would like them to tell us about it so that we can do our best to put things right.

We take any complaint very seriously and try to learn from them in order to help us to improve our service in the future. We will always deal with any complaint thoroughly and fairly, free of charge. You may also obtain an update on the complaint at any point of the process by contacting the person concerned.

Our Complaints Procedure

You may have received a copy of this procedure as you have expressed dissatisfaction with the service you have received in relation to your Legal Expenses Insurance Policy which was unable to be resolved informally.

What happens now?

- Once received, your complaint will be logged.
- The complaint will be reviewed by a Manager within the Advice Helpline Team who will provide you with a response; usually within 14 days.
- In the event that you remain dissatisfied, you have the right to contact the Financial Ombudsman Service and ask them to review your complaint. The Financial Ombudsman can be contacted via telephone 0800 023 4567 or email complaint.info@financial-ombudsman.org.uk

The Financial Ombudsman allow a period of 8 weeks for a business to provide a final response to a complaint, however we will endeavour to do so before this time.

The Ombudsman might not be able to consider your complaint if what you are complaining about happened more than **six years** ago or you are complaining more than **three years** after you realised (or should have realised) that there was a problem.

If your complaint is outside of the time limit you may ask the Ombudsman whether they will be prepared to accept the complaint however they will only do so where they believe that the delay for raising the complaint was as a result of exceptional circumstances.

If you do decide to refer your complaint to the Ombudsman you must do so within six months of the date of our final response letter.

We would refer you to the Ombudsman's website for further information - <https://www.financial-ombudsman.org.uk/>