

INTERNAL COMPLAINTS PROCEDURE

We recognise the importance of service and set ourselves high standards. Should there be an occasion when we do not meet your expectations we are equally committed to dealing with any complaint in a thorough and professional manner.

What will we consider as a complaint?

We consider a complaint to be any oral or written notification of dissatisfaction about a service **we** have provided, offered or withheld. Any complaint relating to the provision of, or failure of a service provided by an insurer or its claims representatives (e.g. assistance company, claims handler etc) should be made by following the procedures set out in your policy booklet or policy summary.

Who can make a complaint?

A complaint can be made by any client, or potential client, to whom we have provided a service, or by a representative acting lawfully on their behalf.

How can you make a complaint?

You can make a complaint by contacting us by any of the following means:

- In writing addressed to The Complaints Officer at: Club Direct (UK) Ltd,
- Advertiser House, 19 Bartlett Street, Croydon, CR2 6TB
- By telephone on: 0870 890 2987

Acknowledging your complaint

We will acknowledge your complaint within 5 working days of receipt in our offices. If you have made your complaint to us orally we will confirm to you our understanding of this and ask you to advise us if you do not agree.

Investigating your complaint

Your complaint will be investigated by the Complaints Officer, in order for the investigation to be handled by an employee of the company who is not directly or indirectly the subject matter of the complaint.

In order to reach a fair conclusion we will review the relevant information available to us, which will include all records on our files along with a report from the individual to whom the complaint relates.

We will endeavour to complete our investigation and reach a conclusion as soon as is possible. The length of time this will take will be determined by the complexity of the complaint and the extent of the investigation required. In any event we will report to you on progress as outlined below:

Within 4 weeks from the date of receiving your complaint - if we have been unable to complete our investigation and issue a final response letter to you we will write to you and explain why we are not yet in a position to resolve the complaint and indicate when we will be making further contact.

By the end of 8 weeks from the date of receiving your complaint – if we have been unable to complete our investigation and issue a final response letter to you we will write explaining why we are still not in a position to make a final response, giving reasons for the further delay indicating when we expect to be able to make a final response.

If you are an eligible complainant for the purposes of the Financial Ombudsman Service we will also inform you that you may at this stage refer the complaint to the Financial Ombudsman Service (FOS) if you are dissatisfied with the delay and provide you with a copy of the FOS's explanatory leaflet.

Eligible complainants includes all personal clients and businesses with turnover of less than £1 million, charities with income of less than £1 million and trustees of a trust with assets of less than £1 million.

Providing our final response letter

Once we have completed our investigation we will write to you setting out the results of this and explain our conclusion.

If having received our final response you do not agree with some or all of our conclusions then you may contact us further, by any of the means described above, in order that we can review our investigation in light of your further comments.

If you remain dissatisfied with our response, and you are an eligible complaint as described above, you may refer your complaint to the FOS, details of which will be provided to you.

The FOS will review our investigation and the response you have received, providing you with an independent assessment of your complaint.

Referring Complaints

If we are satisfied that another firm may be solely responsible for the fault(s) alleged in your complaint, we will refer any such complaint to the other firm within five working days of receipt and inform you in writing of the name and address of the firm to whom your complaint has been referred.

If we are satisfied that we may be jointly responsible for the fault(s) alleged in your complaint, we will refer the complaint to the other firm, inform you in writing of the name and address of the other firm to whom your complaint has been referred, and handle that part of the complaint that is our responsibility by following the procedures summarised in this document.