

Accident Exchange Complaints Procedure

Our Commitment to you

At Accident Exchange, we place our customers at the centre of everything we do and we work hard to provide you with the best possible service. However, if at any time you are unhappy with any aspect of the service you have received from us, please let us know. We will do everything we can to put things right.

To help with this we have a Complaints Procedure that you can use to make us aware of any problems you've encountered. The purpose of this procedure is to ensure our complaints handling is efficient, consistent and complies with regulatory requirements.

Our Complaints Procedure meets the requirements of the Financial Services Authority (FSA)

1

Regardless of whether we receive your complaint by letter, fax, email or telephone, we will do our best to resolve any complaints immediately. If we need more time to complete our investigations, we will let you know that your complaint has been received, and then:

2

Investigate your concerns and provide you with a response within eight weeks of receiving your complaint. If it looks like our investigations will take more than eight weeks from when you originally contact us, we will provide you with a written update on our progress.

3

If for any reason you're not happy with our response, please let us know so that we have the opportunity to see if there is anything further we can do. Once we are satisfied that we've considered all aspects of your complaint, we will send you our final response. You can also contact the Financial Ombudsman Service but they will only step in once we've had the opportunity to investigate matters for you.

4

If more than eight weeks from the date of your complaint has passed and you haven't received a final response, or you are dissatisfied with our final response (at any stage of the process), you can ask the Financial Ombudsman Service to review your complaint, their address is:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

You must refer your complaint to the Financial Ombudsman Service within six months of the date on our final response.