

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 both the Financial Services Authority (FSA) and the Ministry of Justice (MOJ).

1

Regardless of whether we receive your complaint by letter, fax, email or telephone, if your complaint cannot be resolved by the end of the next working day we will write to you within 5 working days to let you know your complaint has been received, and then:

2

Investigate your concerns and provide you with a response within four weeks of receiving your complaint. If we are unable to do so we will contact you in writing after four weeks to advise you that our investigations are continuing, provide an update explaining why and advise you when you can expect us to make further contact. We will then:

3

Continue to investigate your complaint and endeavour to send a final response to you within 8 weeks of receiving your complaint. If we are unable to provide you with details of our findings within this time we will send you an update of our investigations and when you can expect our final response.

4

If more than 8 weeks from the date of your complaint has passed and you haven't received a final response, or you are dissatisfied with the final response you have received (at any stage of the process) you can write to:

Financial Ombudsman Service (FOS)
South Quay Plaza
183 Marsh Wall
London
E14 9SR

You must refer your complaint to the Financial Ombudsman within 6 months of the date on the final response.