

The Financial Ombudsman Service

The Financial Ombudsman Service is a free service available to consumers for the impartial resolution of complaints. You may contact them at any stage of your complaint, and they will let you know how they can help.

Their contact details are:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 0800 0234 567

Email: complaint.info@financial-ombudsman.org.uk

Online: www.financial-ombudsman.org.uk

We sincerely hope that matters will not reach this stage, but if they do, we agree to fully co-operate with any investigation.

If your complaint is reviewed by the ombudsman, we will be bound by their decision, if you accept it.

Following our Internal Complaints Procedure and seeking a review from the Financial Ombudsman Service does not affect your right to take legal action.

You can also register a complaint with the European Union's Online Dispute Resolution platform (or ODR). Their website is <http://ec.europa.eu/consumers/odr/>. The ODR will simply pass your complaint to the Financial Ombudsman Service.



Complaints Procedure

www.providentinsurance.co.uk



Provident Insurance is a trading name of Covea Insurance plc. Registered Office: Norman Place, Reading, RG1 8DA. Registered in England and Wales, Number: 613259. Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number: 202277.

At Provident Insurance it is always our intention to provide a first class service to our customers. However, we do appreciate that occasionally things go wrong.

We take complaints seriously and we aim to deal with them fairly and promptly. We also use complaints to identify improvements to the service which we offer.

This leaflet confirms how our Internal Complaints Procedure works. If you feel you have cause for complaint, you can contact us in writing, by telephone or by email.

How to complain

Please contact us quoting your policy or claim number.

In writing to:

Customer Relations Team
PO Box 847
Dean Clough
Halifax
HX1 9RE

By telephone on:

03300 240 640

By email at:

customer.relations@providentinsurance.co.uk

What we will do

If we are able to resolve your complaint within 3 business days we will send you a Summary Resolution Letter confirming that your complaint has been fully resolved.

Acknowledgement of your complaint

If we are unable to resolve your complaint within 3 days of receipt, or if further investigation is needed, we will acknowledge your complaint in writing. We will then keep you updated on the progress we make.

Providing you with our final response

Once we have completed our investigations we will write to you with our decision explaining the reason(s) for it, this will conclude our Internal Complaints Procedure.

We will make every effort to provide you with our final response within 8 weeks from the date we receive your complaint. If we are unable to, we will explain why and let you know when we expect to be able to provide you with this.

If you are unhappy with our final response, or we have been unable to provide you with this within 8 weeks of receiving your complaint, you may be entitled to refer your complaint to the Financial Ombudsman Service. Any referrals must be made within 6 months of receiving our final response letter.

You can contact the Financial Ombudsman Service at any stage of your complaint for free and impartial advice. See overleaf for more information about the Financial Ombudsman Service and their contact details.