

Insurance mediation complaints procedure.

AbbeyLegal

After the Event Services

Complaints procedure

We are committed to providing a professional and efficient service to all our customers. If we do not deliver to these high standards of service, or we make a mistake, we want to know so we can put things right for you and improve our service.

How to make a complaint

Contact our Customer Services Manager:

Abbey Legal Protection After the Event Services
3rd Floor, Corinthian House
17 Lansdowne Road
Croydon
CR0 2BX
Tel: 0370 607 8999
Email: complaints@abbeylegal.com

We encourage you to raise your complaint directly with us, however, if you were sold your insurance online or by other electronic means within the European Union (EU), you may use the EU Online Dispute Resolution (ODR) platform to make your complaint. Upon receipt of your complaint the ODR will escalate your complaint to your local dispute resolution service – this process is free and conducted entirely online. You can access the ODR platform here:

<https://webgate.ec.europa.eu/odr/>

What will happen when I have made a complaint?

When dealing with your complaint we will ensure your complaint is handled fairly. It will not in any way adversely affect other services we may be providing to you.

1. We will write to acknowledge our receipt of your complaint within 5 working days of receiving it and to inform you who will be responding to your complaint. We will ensure an appropriately qualified person investigates your complaint. With the acknowledgement we will send you a copy of the applicable complaints procedure.
2. We will investigate your complaint fully. If we require any additional information we will request this. You should also send us any information you think may be relevant to your complaint.
3. We will send you a final response to your complaint as promptly as possible.
4. If we are unable to send a decision within 4 weeks of the date we received your complaint, at 4 weeks we will write to you with an update on the progress of the investigation.
5. If after 8 weeks we have not sent you a final response, we will write to you. We will update you on the progress (including why the delay has occurred) and inform you of the date by when we expect we will be able to send you a final response.
6. In the final response we will make it clear on whose behalf we are responding (we will usually be responding on behalf of your insurer). We will provide details of any investigations we have undertaken and the facts we have relied on to reach our decision. We will inform you of any corrective action we have taken with regards to your situation.

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7. When we have issued a final response, or if we have not issued a final response within 8 weeks of our receipt of your complaint, you may at that stage have a right to refer your complaint to the Financial Ombudsman Service. Their contact details are:

The Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Helpline: 0800 023 4567

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

Website: www.financial-ombudsman.org.uk

The Financial Ombudsman (FOS)

The FOS is an independent body established to consider complaints against insurers and those who arrange insurance (such as brokers and intermediaries) where an “eligible complainant” is unhappy about the way their complaint has been handled by the firm or the decision it has reached. FOS will consider matters referred to it by:

- Private individuals arranging their own personal insurance (i.e. insurance not connected to their trade, profession or business)
- A ‘Micro Enterprise’: a company with less than €2 million turnover and less than 10 employees;
- Charities with an annual income of less than £1 million
- A trustee of a trust with net assets of less than £1 million
- Professional clients and eligible counterparties, where the person is an individual acting for purposes outside his trade, business craft or profession.

The FOS will usually only consider a complaint if you are an eligible complainant and if we have been given an opportunity to resolve it first and:

- We have sent you a final response letter and you have referred your complaint to the FOS within 6 months of our final response letter; or
- We did not send you a final response letter within 8 weeks of receiving your complaint.

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