



## How we handle your complaint

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, in accordance with the rules set out by the Financial Conduct Authority.

### Ways to make a complaint

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

- By the online complaints form:  
<https://www.hedgehoginsurance.com/complaints>
- By online chat via:  
[www.hedgehoginsurance.com](http://www.hedgehoginsurance.com) click the icon bottom right.
- By email to:  
[complaints@hedgehoginsurance.com](mailto:complaints@hedgehoginsurance.com)
- **By letter:**  
Hedgehog, Capital Tower, Floor 3 Greyfriars Road, Cardiff CF10 3AG

### Acknowledging your complaint

If your complaint is relatively straightforward it may be possible to resolve it very quickly. If we can resolve your complaint before the end of the third working day after it is received by us, we will send you a 'Summary Resolution Communication' promptly, with confirmation of the action we took to resolve your complaint.

In all other cases, we will send you a written acknowledgement of your complaint promptly, normally within five working days of receiving it. If you have made your complaint to us verbally, 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 then be investigated by a senior official of the firm who is not directly or indirectly the subject matter of the complaint and we will not charge you for this work. You will be informed who is investigating your complaint.

In order to reach a fair conclusion, we will review the 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 possible. The length of time this will take will be determined by the complexity of the complaint and the extent of the investigation required. During our investigation we may ask you for additional information to help us to reach a conclusion.

We will keep you updated as to the progress of your complaint and the steps being taken to resolve it.

In the unlikely event that we are unable to complete our investigation and issue a final response letter to you within eight weeks of the date of receiving your complaint, we will write explaining why we are still not in a position to make a final response, giving reasons for the further delay and 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 (FOS), we will also inform you that you may at this stage refer the complaint to the FOS if you are dissatisfied with the delay and we will provide you with a copy of the FOS's explanatory leaflet.

## **Providing our final response**

Once we have completed our investigation, we will write to you with the results of our investigation and explain our conclusion. If you are dissatisfied with our response, you may refer your complaint to the Financial Ombudsman Service.

If you want the Financial Ombudsman Service to investigate your complaint, you must refer it to them within six months of the date of our final response to you. You can contact them at:

The Financial Ombudsman Service

Exchange Tower

London E14 9SR

Tel: 08000 234 567

Free for people phoning from a "fixed line" (for example, a landline at home).

Or: 0300 123 9 123

Free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02.

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The Financial Ombudsman Service offers a free independent service and they can help with most financial complaints. For further information you can visit their website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The FOS will review our investigation and the response which you have received, providing you with an independent assessment of your complaint without any charge to you.

If you are a consumer and your complaint relates to insurance purchased from us via electronic means (e.g. on-line or via email or mobile 'phone) then you will be able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify the FOS on your behalf.

## **Improving service by understanding complaints**

We take all complaints seriously and regularly analyse any complaints received to identify root causes and any trends. We also review decisions made by the Financial Ombudsman Service against any decisions that we have made on similar cases. We use the resulting information to improve our services and the way that we handle future complaints through amended processes and staff training.