

Complaints Handling Procedures

We pride ourselves in providing first class service to all of our customers. However, if you're not completely happy about something we'd like to hear about it straight away. We can then try to put it right for you and improve our service in the future. You can let us know you wish to make a complaint by either writing to us, calling us, emailing us or in person using the details below:

QDOS Accident Assistance Ltd
Customer Complaints
1st Floor, Barfield House
26-28 Alderley Road,
Wilmslow, Cheshire
SK9 1PL
Tel - 01625 526961
Email – managers@qdosassist.co.uk

We take complaints seriously and we value all customer feedback. If you want to make a complaint we'll give it our full attention and we'll try to ensure that it is resolved by close of business on the same business day. **If we cannot resolve the complaint in the same business day for any reason, the following procedures apply.**

We will send you written acknowledgement of your complaint within five business days of its receipt, giving the name or job title of the individual handling the complaint for us (together with these details of our complaint handling procedures).

If we are able to complete our investigation of your complaint and provide a final response within five business days of receipt of your complaint we will include our findings in our acknowledgment letter.

A final response is a written response from us which:

- Accepts your complaint and, where appropriate, offers redress **OR**
- Offers redress without accepting the complaint **OR**
- Rejects your complaint and gives reasons for doing so

Where your complaint concerns a regulated matter our final response letter will inform you that, if you remain dissatisfied with our response, you may refer your complaint to the Financial Ombudsman Service (FOS). You can refer your complaint to the Financial Ombudsman Service at any time however the Financial Ombudsman Service will only commence their investigations once we have had the opportunity to investigate the complaint and issue our final response. The Financial Ombudsman Service rules state we have 8 weeks to investigate customer complaints however we aim to conclude our investigations much sooner than this.

Should you wish to escalate your complaint to the Financial Ombudsman Service you can contact them using the below details:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London, E14 9SR
Web address: www.financial-ombudsman.org.uk
E-mail: complaint.info@financial-ombudsman.org.uk
Phone: 0800 023 4567 or 0300 123 9123

If we are not in a position to investigate and respond within five days we will first send you the acknowledgement letter referred to above and then, within four weeks of receiving your complaint, send you either:

- A final response **OR**
- An interim response, which explains why we are not yet in a position to resolve your complaint and indicates when we will make further contact (which must be within eight weeks of receipt of your complaint)

If we have sent you an interim response, we will, by the end of eight weeks after receipt of your complaint, send you either:

- A final response **OR**
- A response which:
 - Explains that we are still not in a position to make a final response, giving reasons for the delay and indicating when we expect to be able to provide a final response
 - Informs you that you may refer your complaint to the FOS if you are dissatisfied with the delay and encloses a copy of the FOS explanatory leaflet

You may accept our response in writing at any time during this process, even if we have not yet issued a final response.

We undertake to treat all complainants equally and fairly regardless of whether or not they are entitled to be referred to the FOS.

If the matter to which your complaint relates is the responsibility of another firm, we will pass details to them, in writing, within five business days of receipt of your complaint and write to you to advising you of this.