



Customer Complaints Procedure

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.

How can you make a complaint?

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

- In writing addressed to: Complaints Manager, Puffin Group UK Ltd, PO Box 56, Narberth, SA67 9AN
- By telephone on: 0333 772 0346
- By email to: CustomerService@PuffinInsurance.com

Acknowledging your complaint

We will acknowledge your complaint promptly, normally within 5 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 company who is not directly or indirectly the subject matter of the complaint and we will not charge you for this work. 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 8 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, indicating when we expect to be able to make a final response.

Eligible complainant

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 will provide you with a copy of the FOS's explanatory leaflet.

An eligible complainant must be a person that is:

- (1) a consumer; or





(2) a micro-enterprise ;

(a) in relation to a complaint relating wholly or partly to payment services, either at the time of the conclusion of the payment service contract or at the time the complainant refers the complaint to the respondent; or

(b) otherwise, at the time the complainant refers the complaint to the respondent; or

(3) a charity which has an annual income of less than £6.5 million at the time the complainant refers the complaint to the respondent; or

(4) a trustee of a trust which has a net asset value of less than £5 million at the time the complainant refers the complaint to the respondent.





Providing our final response letter

Once we have completed our investigation, we will write to you with the results of our investigation and explain our conclusion.

Financial Ombudsmen

If you are dissatisfied with our response, and you are an eligible complainant as described above, you may refer your complaint to the FOS, details of which will be provided to you.

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.

Complaints Analysis

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 FOS 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

The Company will also seek to obtain information on complaints in respect of

- Claims administrators
- Call centre activities
- Payment administrators
- Claims Assistance
- Aggregators

Details of such complaints will be formally discussed at quarterly board meetings.

