Customer Complaints Procedure

We are committed to providing a high standard of service. If at any time we do not meet your expectations, we want to hear from you so we can put things right quickly, fairly, and professionally.

How can you make a complaint?

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

By post
Complaints Manager
Puffin Group UK Ltd
PO Box 56
Narberth
SA67 9AN

By telephone
0333 772 0346

By email
Complaints@PuffinInsurance.com

What Happens Next?

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 be reviewed by a senior member of staff who has not been directly involved in the matter you are complaining about.

There is no charge for this service.

As part of our investigation, we will review:

- the information you provide;
- our records and files; and
- a report from the person or department involved, where appropriate.

We aim to complete our investigation and respond as quickly as possible. The time required will depend on the complexity of the complaint and the level of investigation needed.

If necessary, we may contact you for additional information to help us reach a fair conclusion.

We will keep you updated on the progress of your complaint throughout the process.

If We Need More Time

In the unlikely event that we are unable to provide our final response within 8 weeks of receiving your complaint, we will contact you using your preferred method of communication to:

- explain the reason for the delay;
- provide an update on the investigation; and
- let you know when we expect to issue our summary resolution communication or final response.

If you are an eligible complainant, we will also explain that you may refer your complaint to the Financial Ombudsman Service (FOS) at this stage if you are unhappy with the delay. We will also provide a copy of the FOS explanatory leaflet.

Eligible complainant

If you are an eligible complainant for the purposes of the Financial Ombudsman Service (FOS), you must be a person that is:

(1) a consumer; or

(2) a micro-enterprise ;

(a) has 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 investigation response

Once our investigation is complete, we will write to you explaining the outcome and our conclusions.

If we can resolve your complaint within 3 working days, we will send you a Summary Resolution Communication using your preferred method of contact.

If the complaint cannot be resolved within 3 working days, we will communicate a formal Final Response.

Financial Ombudsman Service

If you remain dissatisfied with our response, and you are an eligible complainant, you may refer your complaint to the Financial Ombudsman Service (FOS).

This must usually be done within 6 months of the date of our Summary Resolution Communication or Final Response.

Details on how they can help can be found here:

https://www.financial-ombudsman.org.uk/businesses/resolving-complaint/ordering-leaflet/leaflet

Contact Details

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR

Telephone: 0800 0234 567
Email: complaint.info@financial-ombudsman.org.uk
Website: http://www.financial-ombudsman.org.uk

The Financial Ombudsman Service will independently review your complaint and our response, free of charge to you.