

COMPLAINTS

It is our intention to give you the best possible service, however sometimes things can go wrong. If you feel that we have not delivered the standard of service you would expect or you are dissatisfied in any other way, please let us know. We want to learn and put things right.

Full details of the complaints procedure can be found in your policy wording, but we have included a summary below of our processes.

If you wish to make a complaint you can do so, free of charge, at any time by referring all matters excluding claims complaints to us.

Claims complaints should be forwarded to your claims handler, details of which can be located in your policy wording.

If you wish to contact us to make a complaint you can do so by:

Writing to:	Stubben Edge (Risk) Limited 75-77 Cornhill London EC3V 3QQ
Calling:	+44 207 8461 373
Email:	info@stubbenedge.com or hello@stubbenedge.com
Online:	Completing the online form at Contact Us - Save More Money - Insurance Made Easy

Please include details of your policy and in particular your policy number, contact details and as much information as possible to help us deal with your complaint.

Where we receive a complaint we will attempt to resolve the matter no later than the third working day following receipt:

- If we are unable to meet this deadline we will acknowledge your complaint promptly and confirm who in our office will be handling your complaint.
- If your complaint relates to activities or services provided by another party we will promptly forward your complaint to them and advise you of this in writing within five working days giving you the reasons for our decision.
- We aim to issue a final response to you as soon as possible and keep you informed as to the progress. We anticipate that we will provide you with a response within eight weeks. If this is not possible, we will issue you with a response that gives the reasons for the delay and indicate when we will be able to provide a final response.
- When we issue our final response letter, we will take into consideration any financial losses, or material inconvenience you may have suffered, If we do not feel that your complaint is justified we will advise you of the reasons for our decision and we will also advise how you may pursue the complaint if you remain dissatisfied.

If your complaint relates to the policy we may need to forward your complaint to the insurer, where this happens we will advise you in accordance with the process above.

The Financial Ombudsman Service

If you remain dissatisfied with the response from any of the above, or we have not provided you with a final response within 8 weeks, you may, if you are eligible, refer your complaint to the Financial Ombudsman Service.



The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services.

The Financial Ombudsman contact details are:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone: 0800 0234 567 / 0300 123 9 123
(landline) (mobile)

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

Website: www.financial-ombudsman.org.uk