



## **Freeway External Complaints Policy and Procedure**

### **Complaints Policy**

Freeway UK Insurance Services Limited (Freeway) is committed to providing a quality service for all of our customers. One of the ways in which we can continue to improve our service is by listening and responding to the views of our customers, and in particular by responding positively to complaints, rectifying errors we identify through our complaints handling process, learning from mistakes that may have been made and implementing change when necessary.

Therefore, our aim is to ensure that:

- Making a complaint is as easy as possible.
- All complaints are investigated competently and diligently, and when appropriate, confidentially.
- Customers are kept informed regarding the progress of our investigation.
- A fair and reasonable outcome is delivered, following a thorough investigation into the complaint.
- Feedback we receive is used to improve the service we provide to our customers.
- The complaints policy and procedure is reviewed on an annual basis.

### **How to make a complaint**

If you are dissatisfied with the service provided by Freeway, please contact us by telephone on 01928 520 520.

Alternately you can email ✉ [myservice@freewayinsurance.co.uk](mailto:myservice@freewayinsurance.co.uk) or write to us at the below address.

Compliance Department  
Freeway UK Insurance Services Limited  
Unit 2 Abbots Park  
Monks Way  
Preston Brook  
Cheshire  
WA7 3GH

### **Complaints Procedure**

#### **Recording your complaint**

Upon receipt of your complaint, it will be logged on our internal complaints database. The complaint information stored is then analysed to help Freeway identify any areas of concern and generally improve the service we provide to our customers.

#### **Resolving complaints**

Freeway strive to resolve customer complaints as quickly as possible, our agents are often able to resolve a problem at first point of contact, if this is not achievable, our aim is to resolve your complaint by close of business on the third day, following receipt of the complaint. If we have resolved your complaint within this timeframe, we will issue to you a Summary Resolution Communication (SRC) Letter. This letter will detail the findings from our investigation into your complaint and the outcome.

The SRC letter will detail your right to refer your complaint to the Financial Ombudsman Service (FOS)\*.

*\*Please refer to the FOS section of this document for further details.*

### Complaints that require further investigation

In the event of Freeway being unable to resolve your complaint by close of business on the third day, following receipt of the complaint, Freeway will send an Acknowledgement letter to you within five business days of you initially expressing dissatisfaction. This letter will confirm our understanding of your complaint and advise that we are completing an investigation. As soon as we have completed our investigation we will contact you to discuss the outcome and look to resolve and close your complaint. Once the complaint has been closed we will issue to you our Final Response letter.

The Final Response letter will detail your right to refer your complaint to the FOS\*.

*\*Please refer to the FOS section of this document for further details.*

If after four weeks, following receipt of your complaint, we are not yet in a position to discuss the outcome of our investigation, we will issue to you an Interim Response letter, detailing the reason why we are not yet in a position to discuss the resolution to your complaint and advising of when we will next be in contact with you.

Eight weeks, following receipt of your complaint, Freeway will either:

- Contact you to discuss the resolution to your complaint and send our Final Response letter, which will detail your right to refer your complaint to the FOS\*.
- Send a further Interim resolution letter, detailing why we are not yet in a position to discuss the resolution to your complaint, we will also indicate when we believe our investigation will be completed. At this point you will also be given the right to refer your complaint to the FOS\*.

*\*Please refer to the FOS section of this document for further details.*

### Financial Ombudsman Service (FOS)

If you decide that you are dissatisfied with the outcome to your complaint, you have the right to refer your complaint to the FOS, free of charge, but you must do so within six months of the date of the SRC letter or Final Response letter.

If you do not refer your complaint in time, the FOS will not have our permission to consider your complaint and so will only be able to do so in very limited circumstances. For example, if the FOS believes that the delay was as a result of exceptional circumstances.

### **You can contact the FOS using the methods listed below:**

☎: 0800 023 4567 / 0300 123 9123

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

In writing to:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Further information is available on their website - [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)



### If Freeway is not the appropriate respondent to your complaint

Freeway is an Insurance Broker and therefore we use a panel of different companies, who each cover various aspects of a customer's insurance policy.

In the event your complaint lies with one of the companies we use, we will pass details of the complaint to them and they will investigate the complaint, and contact you directly with their response. We will also send you a letter confirming your complaint has been forwarded to the relevant company and provide you with their contact details.

Please refer to the relevant company (listed below) for further details of the correct process applicable for the company your complaint relates to.

### Syndicate 218 at Lloyd's of London (Lloyd's)

If your policy is underwritten by Syndicate 218 at Lloyds of London (Lloyds) Freeway will deal with your complaint in the first instance. If we have been able to resolve your complaint within three business days, following receipt of your complaint, we will issue the Summary Resolution Communication letter. This letter will give you the right to refer your complaint directly to Lloyds, if you remain dissatisfied with the outcome to your complaint. This letter will also give you the right to refer your complaint to the FOS.

If Freeway has been unable to resolve your complaint within three business days, following receipt of your complaint, we then have two weeks to investigate and resolve your complaint. We will issue an Acknowledgement letter, after five business days, which will detail our understanding of your complaint and advise that your complaint is being investigated.

Once our investigation has been completed and the complaint resolved, we will issue the Stage One Response letter, which will detail the outcome to your complaint and give you the right to refer your complaint to Lloyds or the FOS, if you are dissatisfied with Freeway's response.

If your complaint is unable to be resolved within two weeks, it will automatically be transferred to Lloyds, for them to complete their own investigation into your complaint.

### **If you refer your complaint to Lloyd's or we forward your complaint to Lloyds.**

Upon completion of their investigation into your complaint Lloyds will issue the Final Response letter, which will give you the right to refer your complaint to the Financial Ombudsman Service (FOS), if you remain dissatisfied with the outcome.

*Please note: Referring your complaint to Lloyds does not affect your right to then refer it to the FOS if you remain dissatisfied. Further information is available at <http://www.financial-ombudsman.org.uk>*

Full details of Lloyd's complaints procedures are available at: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

Once you have accessed the site select the following option:

**> Lloyd's UK policyholders - How to Make a Complaint**



**The Lloyd's Complaint team's contact details are as follows:**

Lloyd's  
Fidentia House  
Walter Burke Way  
Chatham Maritime  
Chatham  
Kent  
ME4 4RN

Telephone: 0207 327 5693  
Fax: 0207 327 5225  
Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)

ERS or ERS Breakdown cover

If your policy is with ERS and the complaint directly relates to the actions of ERS or to the Breakdown cover, your complaint will be forwarded to their complaints team and we will issue an Acknowledgement letter advising of this, and providing their contact details.

ERS initially has three business days, following receipt of your complaint, to resolve your complaint and issue the Summary Resolution Communication letter. This letter will give you the right to refer your complaint directly to Lloyds, if you remain dissatisfied with the outcome to your complaint. This letter will also give you the right to refer your complaint to the FOS.

If ERS has been unable to resolve your complaint within three business days, following receipt of your complaint, they then have two weeks to investigate and resolve your complaint.

Once their investigation has been completed and the complaint resolved, ERS will issue the Stage One Response letter, which will detail the outcome to your complaint and give you the right to refer your complaint to Lloyds or the FOS, if you are remain dissatisfied.

If your complaint is unable to be resolved within two weeks, ERS will automatically refer your complaint to Lloyds, for them to complete their own investigation into your complaint.

**If you refer your complaint to Lloyd's or we forward your complaint to Lloyds.**

Upon completion of their investigation into your complaint Lloyds will issue the Final Response letter, which will give you the right to refer your complaint to the FOS if you remain dissatisfied with the outcome.

*Please note: Referring your complaint to Lloyds does not affect your right to then refer it to the FOS if you remain dissatisfied. Further information is available at <http://www.financial-ombudsman.org.uk>*

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**The Lloyd's Complaint team's contact details are as follows:**

Lloyd's  
Fidentia House  
Walter Burke Way  
Chatham Maritime  
Chatham  
Kent  
ME4 4RN

Phone: 0207 327 5693  
Fax: 0207 327 5225  
Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)

**The ERS Complaint team's contact details are as follows:**

ERS  
Customer Relations Department  
PO Box 3937  
Swindon  
SN4 4GW

Telephone: 0345 2680279  
Email: [complaints@ers.com](mailto:complaints@ers.com)

Liberty

If your policy is with Liberty and the complaint directly relates to the actions of Liberty, your complaint will be forwarded to their complaints team and we will issue an Acknowledgement letter advising of this, and providing their contact details.

Liberty initially has three business days, following receipt of your complaint, to resolve your complaint and issue the Summary Resolution Communication letter. This letter will give you the right to refer your complaint directly to the FOS, if you are dissatisfied with the outcome to your complaint.

If Liberty is unable to resolve your complaint within three business days they then have eight weeks to investigate your complaint and issue their Final Response letter. This letter will give you the right to refer your complaint to the FOS if you are dissatisfied with the outcome to your complaint. At the four week mark they will also send an Interim Response letter, which will provide you with an update.

**The Liberty Complaint team's contact details are as follows:**

Polly Mackay  
Complaints Manager  
Liberty Mutual Insurance Europe Limited  
20 Fenchurch Street  
London  
EC3M 3AW



Telephone: 020 3758 0840

Email: [complaints@libertyglobalgroup.com](mailto:complaints@libertyglobalgroup.com)

Please note: Liberty were underwritten by Lloyds up until the beginning of 2015, so occasionally a Liberty policy will fall under the Lloyds umbrella.

If your complaint relates to a time when Liberty was with Lloyds we will advise you of this in our Acknowledgement letter. If your complaint does come under this section, please refer to the process detailed under ERS, as the process would be the same for the Liberty/Lloyds policies.

#### Gable Insurance

If your policy was with Gable Insurance, Freeway will deal with your complaint as per our own complaints handling process.

#### Legal Expenses Cover – Proximo

If your complaint relates to the Legal Expenses Cover or the actions of Proximo, your complaint will be forwarded to them and we will issue an Acknowledgement letter, this letter will explain that your complaint has been forwarded on and will provide Proximo's contact details.

Proximo will then investigate your complaint in accordance with their own complaints handling process, and contact you directly with an outcome.

#### **The Proximo Complaint team's contact details are as follows:**

The Compliance Officer  
Proximo Ltd  
Park House  
Chantry Court  
Sovereign Way  
Chester  
CH1 4QN

Tel: 0870 777 0266

Fax: 0870 777 0265

[Compliance.officer@proximo.co.uk](mailto:Compliance.officer@proximo.co.uk)

#### Premium Credit Ltd (PCL)

If your policy has been set up via a credit agreement with PCL, and your complaint directly relates to the actions of PCL, we will forward your complaint to them and send you an Acknowledgement letter to confirm this. This letter will also provide their contact details.

PCL will then investigate your complaint in accordance to their own complaints handling procedure, and will contact you directly with the outcome.



**The PCL Complaint Team's contact details are as follows:**

Premium Credit Limited  
Premium Credit House  
60 East Street  
Epsom  
Surrey  
KT17 1HB

Telephone: 0344 736 9836  
Email: [qualitycontrol@pcl.co.uk](mailto:qualitycontrol@pcl.co.uk)

*If the company your complaint relates to is not listed here, we will forward their contact details to you when the Complaint Acknowledgement letter is issued.*