



We aim to provide a high level of service and we want you to tell us when we don't. **We take all complaints we receive seriously and aim to resolve them promptly and fairly.** We welcome your feedback and we will record and analyse your comments to make sure we continue to improve the service we offer.

If we've failed to meet the level of service you expect, then please contact our **Customer Service team** on 02394 000210. We will do everything we can to resolve your complaint immediately but if we can't, or we need to investigate further, we will explain how we will do this and when we will reply to you.

How to make a complaint

If we cannot resolve your complaint over the telephone, or you are not happy with our proposals to resolve your complaint, you can **contact our Complaints Department:**

Quality and Complaints Manager
Smartdriverclub Insurance
The Connect Centre
Kingston Avenue
Portsmouth
PO2 8QL

Or phone: 02394 000210

Or email: retailcomplaints@markerstudy.com

You should quote the Policy Number shown on your Certificate and Schedule of Insurance and explain the nature of your complaint. We will investigate and write to you with our final decision.

How will we deal with your complaint

We will contact you within **five working days** of receiving your complaint and will investigate and respond with either a full reply or an acknowledgement letter which will tell you:

- Who is dealing with your complaint; and
- When we will contact you again

We will try to **resolve your complaint as soon as possible**, however, if we need to spend more time investigating, we will contact you again after four weeks of receiving your original complaint, explaining why we have not yet resolved it and giving you an update on our progress.

Taking your complaint further

If you are not satisfied with the final decision regarding your complaint, or you have not received our final decision within eight weeks, you can **refer the matter to the Financial Ombudsman Service (FOS)**. Please note that the FOS will only consider your complaint if you have given us the opportunity to resolve your complaint and we have issued a final decision. The FOS can be contacted at the address shown below:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

Or phone: 0800 023 4567 or 0300 123 9123**

Or email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

For more information on the FOS, a leaflet regarding their services can be viewed at:
www.financial-ombudsman.org.uk.

* Any calls to numbers starting 03 cost the same as calls to numbers starting 01 or 02 and may be included in any inclusive calls package you may have. The party you call on a 03 number will not earn any revenue from the use of the number. ** Call charges will apply; please check with your service provider.

