Our guide to handling your complaint

Because you matter to us

At MORE THAN, we are committed to providing the best possible service. However we understand there may be times when we do not meet your expectations. We want all our customers to let us know straight away if they are unhappy. We believe handling complaints is an invaluable learning tool.

If you need to make a complaint

We aim to resolve your complaint quickly and efficiently. We want to:

- · Make it easy for you to tell us about your complaint
- · Carry out a full investigation
- · Give your complaint our careful attention
- · Provide a thorough account of our actions
- · Make sure you are happy we have handled your complaint fairly

How to make a complaint

We understand that making a complaint can be stressful in itself. That's why we want you to be able to complain in any way you choose. Whichever method you choose a fully trained member of staff will deal with your complaint.

Complaint about your pet claim

- **)** 0330 333 5888
- @ customerassurance@admiral.com
- Claims Quality Manager, MORETHAN, Ty Admiral, David Street, Cardiff, CF10 2AA
- □ 0330 333 5886 Fax only

Complaint about your pet policy

- **)** 0330 333 5888
- **a** customerassurance@admiral.com
- Complaint Manager, MORETHAN, Ty Admiral, David Street, Cardiff, CF10 2AA
- □ 0330 333 5886 Fax only

How soon will we deal with your complaint?

We will contact you initially within five working days of receiving your complaint. We will either respond with a full reply or send you an acknowledgement letter, which will tell you:

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

Once we have sent you an acknowledgement letter we will investigate your complaint fully and write to you with our findings. If your complaint is particularly complex, we may need to spend longer investigating it. In these cases, we will keep you up to date on our progress. In all cases we will respond to your complaint within 8 weeks, in line with the deadline set by the Financial Conduct Authority.

If you are unhappy with the way we are handling your complaint

All our complaint handlers are trained and monitored on their complaint handling skills. If at any time, you are unhappy with the way we are handling your complaint, you can ask to have it reviewed at a higher level.

The Financial Ombudsman Service

We try to resolve all complaints internally. However, if you remain unhappy with our response to your complaint, or if we have not resolved it 8 weeks after you first told us about it, you have the right to refer your complaint to the Financial Ombudsman Service. If you want the Financial Ombudsman Service to look into your complaint, you must refer it to them within 6 months of the date of our final response to you. You can contact them at:

- Marcial Ombudsman Service, Exchange Tower, London, E14 9SR
- **)** 08000 234 567 or 0300 123 9 123
- @ complaint.info@financial-ombudsman.org.uk

The Financial Ombudsman Service offers a free independent service and they can help with most financial complaints. For further information you can visit their website at:

financial-ombudsman.org.uk