

Emergency Assist External Complaints Handling Procedures

Our focus is on earning and maintaining customer loyalty through superior service. However, we understand that despite our best efforts, we may not always meet our customer's expectations. If you are not satisfied with any aspect of our service, complaint handling procedures are in place to deal with your concerns effectively and in a timely manner.

Should you wish to make a complaint with us, you can:

- Telephone 01945 586200
- Email: complaints@emergencyassistltd.co.uk
- Write to: Emergency Assist Ltd, Exchange Square, Wisbech, Cambridgeshire, PE13 1RA

What is a complaint?

Whilst we are not a regulated entity, we recognize the standards as set out by the FCA and therefore use these guidelines in order to act with honesty, integrity, professionally and in accordance with the best interests of our customers.

A complaint is defined by the FCA as:

"any oral or written expression of dissatisfaction, whether justified or not, from, or on behalf of, a person about the provision of, or failure to provide, a financial service or a redress determination, which:

- (a) alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience; and
- (b) relates to an activity of that respondent, or of any other respondent with whom that respondent has some connection in marketing or providing financial services or products, which comes under the jurisdiction of the Financial Ombudsman Service."

Our commitment to you: We treat all complaints fairly and consistently to promptly determine the subject matter of the complaint and what action we need to take.

All complaints will be investigated by a suitably competent member of our team. Wherever possible, this responsibility will be allocated to a person who was not directly involved in the matter that is the subject of your complaint. The member of staff will either have the authority to settle your complaint or will have ready access to someone who has the authority.

We decide what remedial action or redress (or both) may be appropriate, taking into account all relevant factors.

You may contact us during our investigation. If the member of staff handling your complaint is not available, another member of our team will be able to help you.

We will aim to resolve your complaint within three business days after the date we receive it.

Where you have accepted our response to your complaint within three business days, we will send you a summary resolution communication in which we:

- refer to the fact that you have made a complaint and inform you that we consider the complaint to have been resolved

If we are unable to resolve your complaint within three business days, we will send you a written acknowledgement of your complaint, giving you the name or job title of the individual handling the complaint.

We will take appropriate steps to keep you informed of the progress of the measures we are taking to resolve the complaint.

By the end of eight weeks after receipt of your complaint, we will have sent you a response which:

- (a) accepts your complaint and, where appropriate, offers redress or remedial action; or
- (b) offers redress or remedial action without accepting the complaint; or
- (c) rejects the complaint and gives reasons for doing so

Ending the complaint: You may accept our response and/or withdraw your complaint at any time during this process, even if we have not yet issued a response. We ask that you confirm this is writing.

If the matter to which your complaint relates is the responsibility of another company (for example an insurance company), we will pass details to them, in writing, within five business days of receipt of your complaint and write to you to advise you of this.