



Complaints Procedure

At Residents Insurance Services Limited every customer is important to us, and we believe you have the right to a fair, swift and courteous service at all times.

Once we have received your complaint, we will deal with it promptly, effectively and in a positive manner. Our complaints procedure is as follows:

1) We will acknowledge your complaint promptly and where possible endeavour to resolve the matter within three business days following receipt of your complaint. Please be made aware that a complaint received after close of business or on a non-business day (such as Saturday, Sunday or Bank Holiday) will be treated as received on the next business day.

2) If we are unable to resolve or remedy the situation within three business days, we will continue to investigate your complaint and update you with the action we intend to take and the expected timescales for this. At this time we will give you details of the Financial Ombudsman Service, where applicable.

3) In the event that your complaint relates to activities or services provided by another party, we will advise you of this in writing along with their contact details and the reasons for our referral. A copy of your complaint will be promptly forwarded to the third party so that they can follow their own complaints procedure.

4) We will aim to make a final response to you as soon as is practicable, and keep you appropriately informed as to the progress. We anticipate that we will be able to provide a substantive response to most complaints within eight weeks.

5) By the end of eight weeks from receipt of your complaint, we will issue you with our final response, or issue a response that gives reasons for the delay along with indications as to when we will be able to provide a final response. If you are dissatisfied with our response or the delay at this time, you will have a period of six months in which you may, if eligible, refer the matter to the Financial Ombudsman Service whose details are shown below.

Financial Ombudsman Service (FOS)
Exchange Tower
London
E14 9SR
Tel: 0800 023 4567
Email: complaint.info@financial-ombudsman.org.uk

You must refer your complaint to the Financial Ombudsman within 6 months of the date on the final response.