

Our complaints resolution procedure

Our commitment to resolving your problem

We value our members and will treat your complaints or concerns with the utmost importance. We aim to resolve any issues promptly, fairly, effectively and of course, free of charge. Some complaints are more complex than others and may take some time to investigate.

Keeping you informed

- We'll send a written acknowledgement of your complaint within 5 business days of receiving it.
- If we are unable to resolve your complaint within 4 weeks of receiving it, we will write to you explaining why and let you know when we will contact you again.
- If we have not resolved your complaint within 8 weeks of receiving it we will:
 - write to you explaining why we have not done this and confirm when we will contact you again, and
 - give you details of your right to refer your complaint to the Financial Ombudsman Service (if you are eligible).

An experienced claims handler will manage your complaint. Where appropriate, this will be someone who was not directly involved in the matter which is the subject of your complaint. They will either have authority to settle your complaint or have easy access to someone who does. Our response will fully address the subject matter of your complaint and, if appropriate, will offer redress or compensation. If you phone us during our investigation and the member of staff handling your complaint is not available, then another member of our team will be able to help you. In some cases, you can refer your complaint to the Financial Ombudsman Service. They provide a free, independent and unbiased assessment of complaints referred to them. We will let you know if you are eligible to do this. As long as you accept their findings, the Ombudsman's decision is binding on PruProtect. You are, however, still able to take private legal action if you do not agree with the Ombudsman's decision.

A final comment

We genuinely want our customers to be happy with our service and hope we will be able to resolve your concerns.

If you want to give us feedback on how we can improve our service, please let us know.

PruProtect Customer Services
Stirling FK9 4UE
Tel: 0845 601 0072
Email: pruprotect_complaints@pruprotect.co.uk

If you are not satisfied with our response, you may be eligible to take your complaint to the Financial Ombudsman Service.

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
Tel: 0800 023 4567

