Give us your feedback
We're here to help
We want to hear from you...

At Domestic & General we endeavour to provide you with a quality, honest and cost-effective service, but we appreciate that sometimes we unfortunately get things wrong. That’s why we encourage you to voice any comments, criticisms or complaints you may have so that we know how best to enhance your experience.

With a set of procedures in place that will treat any complaint fairly and objectively, I would like to assure you that all customer feedback is noted and dealt with quickly and efficiently.

Our complaint handling process aims to:

- Help us learn from our mistakes
- Preserve our good relationship with current and future customers
- Maintain high levels of customer satisfaction
- Treat each case with the same standard practice to ensure fair and proper treatment
- Ensure our products and services live up to the expectations of our customers

This leaflet summarises our complaints handling process. Should you have any cause for complaint, we want to hear about it so that we can do our best to put things right.

Whatever your query or complaint, please do not hesitate to contact us. We’re here to help.

Yours sincerely

Ken Wilson
Managing Director
Domestic & General Insurance PLC
How we will deal with your complaint

Stage One - Initiating your complaint:
Contact our Customer Service Department by phone, email or letter explaining the reasons for your complaint. Provide your full name, post code and contact telephone number along with the type of policy you hold and policy number. Your details will then be logged on to our Complaints Management System.

Stage Two - Acknowledging your complaint
We endeavour to resolve all complaints by the end of the next business day, however, on occasions where this is not possible you can expect to hear from us within 5 working days upon our receipt of your complaint. The acknowledgement letter may include a request for more specific details of your complaint.

Stage Three - Investigating your complaint
Your complaint will always be investigated by a trained complaint handler. We will be as thorough as possible, and in order to deal with your complaint as quickly as possible we may contact you for any additional information we need.

Stage Four - Resolving your complaint
(Initial response within 0-4 weeks)
Depending on the complexities of your case, the complaint handler will aim to come to a conclusion within 4 weeks of the initial date of your complaint. You’ll either receive a final response letter or a further communication which will indicate the reasons why a decision has not yet been made and when you can next expect to hear from us.

Stage Five - Informing you of our decision
(Final response within 0-8 weeks)
If your complaint has not yet been resolved within 8 weeks of the date of your complaint, you can expect to receive either a final response letter or advice on why we were unable to make a final decision. Once we have resolved your complaint, you will receive a full account of our investigation and of our decision which will include reasoned and fair judgement of your complaint. We will inform you of your right to refer your complaint to the Financial Ombudsman Service (FOS) either:

- In our final response letter to you (in which we will point out that you have 6 months to do so), or
- In the letter sent eight weeks after we received the complaint, whichever is sooner.

The FOS usually expects customers to allow us to address their complaints before they are contacted, unless there has been an undue delay.
How do we monitor your complaints?

We are required by the Financial Conduct Authority (FCA) to keep detailed documentation on individual complaints and to report relevant complaints to the FCA on a regular basis. We comply with the Data Protection Act 1998 and may share information about your complaint with the FCA and the FOS.

Who to contact if you are not satisfied with our final decision

Our complaints procedure falls within the rules of the FCA. Although we always aim to come to an amicable settlement of your complaint, you may be eligible to refer your complaint to the FOS if you do not accept our final decision.

The FOS was set up by law to give consumers a free, independent service for resolving disputes with financial firms. They are not a regulator or trade body or a consumer champion – their role is to take an objective standpoint and help settle disputes.

A complainant can only refer a case to the FOS after they have received a final decision on their complaint from us. They attempt to resolve cases within a six-month period, however, some inevitably take longer, depending on the complexity of the case. You do not have to accept any decision made by the FOS and retain the right to go to court instead. If the decision of the FOS is accepted by you, it is then binding to both us and the complainant.

You can contact the FOS as follows:

In writing to:
Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, London E14 9SR

By phone: 0800 023 4567
By e-mail: complaint.info@financial-ombudsman.org.uk
Further information is available on their website: http://www.financial-ombudsman.org.uk

Further details on the service provided by the FOS are included in the booklet entitled “Your complaint and the Ombudsman”. This will be enclosed with your final response letter.
We promise to…

• Acknowledge complaints promptly
• Investigate complaints quickly and thoroughly
• Keep you informed of progress
• Do everything possible to resolve your complaint
• Learn from our mistakes and use information from complaints to continuously improve our service

We welcome feedback and act upon it. To help us collect this feedback we often send out questionnaires following repairs by any one of our expert engineers. If you receive one of these, kindly help our quality control team by filling it in and sending it back to us at your earliest convenience.
How to contact us

Call
08444 810 140
Calls cost 5.1p per minute (plus 13.9p connection fee) from a BT landline, charges from mobiles and other providers may vary.
Prices correct at April 2013

Email
customercare@domesticandgeneral.com

Visit
domesticandgeneral.com
and click on the ‘contact us’ button

By post
Domestic & General Customer Care Manager,
Domestic & General Insurance PLC,
Leicester House,
17 Leicester Street, Bedworth,
Warwickshire CV12 8JP.