



## How We Handle Complaints

We hope that You never have reason to complain, but if You do, We will do Our best to work with You to resolve it through the following process. If Your complaint is not resolved at each stage, You can escalate to the next step:

### Step 1:

Please contact the Administrator on [0203 198 2828](tel:02031982828) or email [hello@sundaysinsurance.co.uk](mailto:hello@sundaysinsurance.co.uk). A customer service representative will assist You and do their best to resolve Your Complaint.

### Step 2:

If Your complaint cannot be resolved in step one above, ask to speak to a manager to further discuss Your concerns.

### Step 3:

If, after speaking to a manager, Your complaint requires further investigation, the Administrator will: Formally acknowledge Your complaint within 5 working days of receiving the complaint, and provide You with a copy of the complaints handling process.

Your complaint will be handled by the complaint resolution team at Red Sands Insurance, a team of dedicated, experienced and impartial complaint handlers who will review Your complaint and issue You with a Final Response letter at the earliest opportunity and within 8 Weeks.

### In The Final Response To Your Complaint, We Will:

1. Set out Our understanding of Your complaint.
2. Explain in plain English the relevant information and circumstances.
3. Give a clear explanation for any delays in resolving Your complaint.
4. Draw a conclusion and explain Our decision.
5. Pay any redress and take any actions agreed with You.
6. Explain Your Financial Ombudsman Service (FOS) referral rights (detailed below).

**If We Are Unable To Issue Our Final Response Within 8 Weeks Of You Making Your Complaint, We Will:**

1. Write to You to explain that You have the right to refer the matter to Financial Ombudsman Service (FOS) without Our consent being required.
2. Provide You with information about Your rights to refer Your complaint to the Financial Ombudsman Service (FOS).

You can find more information about the Financial Ombudsman Service (FOS) on their Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or by calling them on [0800 023 4567](tel:08000234567).

You are entitled to ask FOS at any stage to review Your complaint and they will approach Us for consent to do so. As a business We would like to be given the opportunity to investigate Your complaint fully first but will consider giving consent for FOS to deal with You directly within the first 8 Weeks on a case by case basis.