

## What we promise you

Everyone at Somerset Bridge is committed to providing you with excellent customer service, but we accept that occasionally things go wrong. We take all complaints seriously and have a commitment across our business to treat all customers fairly. Where we have made a mistake, we want to put things right quickly, so we welcome your feedback


This complaints notification procedure does not affect your rights to take legal action.

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## How to make a complaint

You can call us to discuss your complaint over the phone or, if you prefer to communicate in writing you can email or write to us instead.

 **Telephone:** 0344 840 9514

 **Post:** Somerset Bridge Limited  
Complaints Department  
Floor 1  
2, St James Gate  
Newcastle Upon Tyne  
NE1 4AD

 **Email:** [claimscomplaints@SBGL.co.uk](mailto:claimscomplaints@SBGL.co.uk)


If your complaint is about another business, we will advise you of this and provide their complaint details.

Our Staff are empowered to help you and will aim to resolve most issues within three business days of receiving your complaint. If your complaint can't be resolved within three business days, we'll write to you within 5 days to let you know what the next steps are.

We'll fully investigate your complaint using all of the information available to us and will address any problems as quickly as we can. We aim to provide our final response to you within four weeks of the date you complained but sometimes it can take us a little longer, if this happens we'll write to you with an update about when you can expect a response from us.

If we don't issue our response to you within eight weeks of the date you complained, or if we do but you aren't happy with our response, you may be able to refer your complaint to the Financial Ombudsman to look into things further for you. Details on how to contact the Financial Ombudsman are listed below:

 **Telephone:** 0800 023 4567 or 0300 123 9123

 **Post:** Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

 **Email:** [Complaint.info@financial-ombudsman.org.uk](mailto:Complaint.info@financial-ombudsman.org.uk)

To use their service you must refer your complaint to them within six months of the date of our final response letter. If you don't let them know about your complaint in time, the Financial Ombudsman Service won't have our permission to review your complaint further and will only be able to do so if they believe that the delay in referring your complaint was as a result of exceptional circumstances.

If you purchased your policy online, the European Commission under EU regulation provides an online dispute resolution platform to help you raise a complaint. If you bought your policy online, you can make a complaint on the European Commission website: <http://ec.europa.eu/consumers/odr/main/index.cfm?event=main.home2.show&lng=EN>.

Just so you know, this doesn't replace the service offered by the Financial Ombudsman Service.

Nothing in this process will adversely affect your rights of law.