

## This leaflet tells you:

- How to make your complaint.
- What steps you need to follow.
- What is needed from you.
- Your options for further action.

# Complaints Procedure



[www.zenithinsurancemanagement.co.uk](http://www.zenithinsurancemanagement.co.uk)

### How are we doing?

If you have recently made a claim under your Zenith Insurance plc policy, we would like to hear your views on the service you received from Zenith Insurance Management UK Limited.

Every month we will hold a prize draw for those who have taken part in the survey.

Go to [www.zenithinsurancemanagement.co.uk](http://www.zenithinsurancemanagement.co.uk)

Zenith is a trading style of Zenith Insurance plc, registered in Gibraltar (No. 84085) with registered office address at 846 – 848 Europort, Gibraltar.

Zenith Insurance plc is an authorised insurance company licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Services Authority in respect of underwriting business in the UK (FSA Register Number 211787).

Zenith Insurance Management UK Limited.  
Registered in England and Wales (No. 05309111)  
Registered office: Chester House, Harlands Road, Haywards Heath,  
West Sussex RH16 1LR  
Authorised and regulated by the Financial Services Authority  
(FSA Reg No. 429279).

Zenith / CP / 01.11

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insurance management uk limited

[www.zenithinsurancemanagement.co.uk](http://www.zenithinsurancemanagement.co.uk)

# Our Complaint Handling Procedure

At Zenith Insurance Management UK Limited we are dedicated to delivering a first class level of service to all policyholders. However, we accept that things can occasionally go wrong and would rather be told about any concerns you have so that we can take steps to make sure the service you receive meets your expectations in the future.

## How to Complain

If a dispute regarding your policy or claim does arise, and it cannot be resolved by reference to your insurance intermediary/broker, you should know what steps you have to take. This is why we have outlined our procedure as a guide for you to follow.

## Need help?

If you are unsure about any part of the complaints procedure please feel free to call us on

# 0844 874 0630

We will be more than happy to try and address any query you have.

## Step 1

Zenith Insurance Management UK Limited act as the service provider for Zenith Insurance plc.  
If you have a complaint:

Contact  
Complaints Handling  
Zenith Insurance Management UK Limited  
Chester House, Harlands Road, Haywards Heath,  
West Sussex RH16 1LR  
Call us on 0844 874 0630  
or email [Complaints@zenith-insurance.co.uk](mailto:Complaints@zenith-insurance.co.uk)

### What is needed from you

- A policy number and/or claim number.
- An outline of your complaint.
- A contact telephone number.

### What you should know

We will investigate your complaint and may need to liaise with your insurer – Zenith Insurance plc – to resolve it.

We may also need to contact claims suppliers or your insurance intermediary/broker to address your concerns.

### Response time

We will attempt to resolve your complaint immediately. If we are unable to resolve your complaint by the end of the next working day, you can expect the following from us:

- Acknowledgement of your complaint in writing within 5 business days of receipt. This will state who is handling the complaint.
- We will aim to resolve your complaint within 4 weeks of receipt, by sending you a final response letter. However, on the rare occasion that we are unable to resolve your complaint within this time period, we will write to you to advise you of progress. We will endeavour to resolve your complaint in full within the following 4 weeks.
- Our goal is to ensure that you receive a final response within 8 weeks of receipt of your complaint. If we are still unable to provide you with a final response at this stage, we will write to you explaining why, and advise when you can expect a final response. At this point you may refer your complaint to The Financial Ombudsman Service (see Step Two).

### What is a final response?

This letter should clarify the final position in relation to your complaint and any actions agreed going forward. Where we have been unable to resolve your complaint promptly, it will be referred to your insurer, and we will issue a final response letter in conjunction with them.

## Step 2

### The Financial Ombudsman Service

If more than 8 weeks from the date of your complaint has passed and you have not received a final response, or you are dissatisfied with the final response you have received, you may refer your complaint to The Financial Ombudsman Service.

Contact  
The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR

Telephone: 0845 080 1800

[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

### What you should know

You have the right of referral within 6 months of the date of your final response letter.

The Financial Ombudsman Service will consider your complaint totally impartially and we are bound by their decision.