

Our Guide to Handling your Complaint

At DPAS, we are committed to providing the best possible standard of service at all times. However, we understand that there may be occasions when we do not meet your expectations. We do encourage customers to let us know immediately if they are unhappy. We believe that the process of handling complaints and putting things right, where we can, is an invaluable learning experience for DPAS.

If you need to make a complaint

We aim to resolve your complaint quickly and efficiently by:

- making it easy for you to tell us about your complaint; and
- investigating your complaint fully; and
- giving your complaint careful attention; and
- providing a thorough account of our actions; and
- making sure you are happy we have handled your complaint fairly.

How to make a complaint

We understand that making a complaint can be stressful, that's why we provide a number of ways in which to tell us about your complaint. Whichever method you choose, a member of DPAS staff fully trained in complaint handling will deal with your complaint.

A complaint about your Supplementary Insurance policy or claim

In the first instance please contact the DPAS Insurance team in one of the following ways:

Postal Address: DPAS Limited, Cambrian Works, Gobowen Road, Oswestry, Shropshire, SY11 1HS
Telephone: +44 (0)1747 873230
Fax: +44 (0)1747 871806
E-mail: insurance@dpas.co.uk

How soon will we deal with your complaint?

We will contact you initially within four working days of receiving your complaint. We will either respond with a full reply or send you an acknowledgement letter, which will tell you:

- who is dealing with your complaint; and
- when we will contact you again.

We will then investigate your complaint fully and write to you with our findings. If your complaint is particularly complex, we may need more time to investigate it. In such cases, we will keep you up to date on our progress. In all cases we will respond to your complaint within eight weeks, in line with the deadline set by the insurance industry regulatory body, the Financial Conduct Authority.

DPAS Limited, Cambrian Works, Gobowen Road, Oswestry, Shropshire SY11 1HS

Tel: 01747 870910 **Fax:** 01747 871806 **Web:** www.dpas.co.uk **E-mail:** enquiries@dpas.co.uk

The existence of this complaint procedure does not reduce your statutory rights relating to the Supplementary Insurance policy.

If you are unhappy with the way we are handling your complaint

All our complaint handlers are trained and monitored on their complaint handling skills. If at any time, you are unhappy with the way we are handling your complaint, you can ask to have your complaint reviewed at a higher level.

If you remain dissatisfied with the final response by DPAS or if your complaint remains unresolved eight weeks after you first told DPAS about it then you may contact the Financial Ombudsman Service for assistance. The Financial Ombudsman Service offers a free independent service and they can help with most financial complaints. A leaflet explaining its procedure is available on request but their contact details are as follows:

Postal Address: Financial Ombudsman Service
 Exchange Tower
 London
 E14 9SR
Telephone: 0800 023 4567 (calls are free from a UK landline or mobile)
Fax: 0207 964 1001
E-mail: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Online Dispute Resolution

If you are unhappy with our final response regarding any product or service bought online, you may also submit your complaint via the Online Disputes Resolution website using this link <https://webgate.ec.europa.eu/odr/main/>