

COMPLAINTS

Towergate Jersey is constantly striving to enhance the experience our customers have with us. So if you've got a complaint, we'd like to hear about it so that we can improve our service in the future and work to fix what went wrong in your individual case.

Our commitment to you

Towergate Jersey is committed to providing the highest standard of service to its customers. However, should you need to complain, we will do everything possible to ensure your complaint is dealt with quickly and fairly.

How to complain

There are a few things we'll need from you to find out about the current status of your policy/claim:

- **Your policy number.** This is the most important of all as it will help us to find your details easily and where possible understand how best to rectify the situation.
- **Details of what went wrong.** Please give us as much detail as possible. Where necessary please include the dates of your interactions with us and key events which are relevant to your complaint.
- **How can we contact you?** Just in case we need to speak to you further, please include some contact details and a preferred method of contact (e.g. phone or email).

CCV Risk Solutions Limited trading as Towergate Jersey is subject to the complaints requirements of the Jersey Financial Services Commission (JFSC) and full details can be found in section 3.5 of the Jersey Codes of Practice for General Insurance Mediation Business: <https://www.jerseyfsc.org/industry/codes-of-practice/general-insurance-mediation-business-code-of-practice/>

Lloyd's policy holders

If your insurance is provided by Underwriters at Lloyd's, and you are unhappy with our response, you may be entitled to refer the matter to the complaints team at Lloyd's. Lloyd's will investigate the matter and provide a final response. Full details of Lloyd's complaints procedures are available at www.lloyds.com/complaints.

The Channel Island Financial Ombudsman Service (CIFO)

If you are unhappy with our decision (or one provided by Lloyd's where applicable), or if we do not complete our investigation within 8 weeks, you may be entitled to refer your complaint to the Channel Island Financial Ombudsman Service.

CIFO is an independent service for settling disputes between businesses providing financial services and their customers. This service is free to customers.

Please note that if you wish to refer your complaint to the CIFO this must be done within 6 months of our final response letter.

The CIFO contact details are:

Channel Islands Financial Ombudsman
PO Box 114
Jersey, Channel Islands
JE4 9QG

Jersey +44 (0)1534 748610

Guernsey +44 (0)1481 722218

International +44 1534 748610

Facsimile +44 1534 747629

Email: complaints@ci-fo.org

Website: <https://www.ci-fo.org>

European Commission

The European Commission has established an **Online Dispute Resolution website** for purchases made online.

The platform will send your complaint to an Alternative Dispute Resolution Provider (in the UK it will be the UK Financial Ombudsman Service).