



COMPLAINT SUMMARY LEAFLET

How your complaint will be handled

UIA Mutual is a trading name of UIA (Insurance) Limited. UIA (Insurance) Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. UIA takes all complaints received very seriously as we aim to provide a high quality of service to all our customers.

UIA welcomes feedback from our customers in any form. This leaflet explains the procedure that UIA will follow in the event that you feel dissatisfied with any aspect of the service you receive.

A complaint may be made in writing either by letter or e-mail, or verbally by telephone. When contacting us, it is important that you fully explain your complaint, providing all the details you feel are relevant. UIA promotes an internal complaints procedure, which enables us to fully consider all of your concerns and gives us the opportunity to resolve these for you. Contact details for your complaint are as follows: -

1. If you wish to make a complaint by email, you can do so to complaints@uia.co.uk. You can also telephone our claims team on **01438 518 855**.
2. If you wish to write to us about your complaint, please use the following address:
UIA (Insurance) Limited
167-169 Great Portland Street
5th Floor
London
W1W 5PF
3. If your complaint is not resolved to your satisfaction, you may ask the Financial Ombudsman Service to review your case. You can telephone this service on 0300 123 9123, e-mail to complaint.info@financial-ombudsman.org.uk or write to:
The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR
You can also visit their website: www.financial-ombudsman.org.uk

Acknowledgement

If your complaint cannot be resolved immediately, it will be acknowledged in writing within 5 working days of receipt at UIA. Our acknowledgement letter will outline our understanding of your complaint, the timescales for completing the investigation and confirm that it will be investigated in accordance with the rules of the Financial Conduct Authority.

Investigation

We will investigate your complaint and issue a full reply explaining our decision. We aim to do this within 4 weeks. If at the end of 4 weeks we have not been able to complete our investigation, we will write to you explaining why it has not been possible to complete it, and let you know when you may expect a reply.

If we have not completed our investigation 8 weeks after receiving your complaint, we will write to you again explaining why it has not been possible to complete it. We will also advise you that if you are not satisfied with the progress of the investigation, you may escalate the complaint to the Financial Ombudsman Service.

Outcome

Once our investigation is complete we will write to you with our decision, fully explaining how we came to that decision. The letter – termed a “Final Response” - will, if appropriate, detail any offer being made to you. This letter will explain that if you are still not satisfied with the outcome of your complaint, you may escalate the complaint to the Financial Ombudsman Service, which you must do within 6 months of the date of the letter.