

Sky Protect



GIVE US YOUR FEEDBACK
We're here to help

We want to hear from you...

At Domestic & General we aim to give you a high quality, honest and fair service. But we appreciate that sometimes we get things wrong. That's why we want you to let us know about any comments or complaints you have, so that we can put things right and improve our service in the future.

We treat every complaint equally and fairly, and address all customer feedback as quickly as possible.

Our complaint handling process aims to:

- Help us learn from our mistakes
- Keep good relationships with current and future customers
- Continue to achieve high levels of customer satisfaction
- Provide customers with the same high quality practice and fairest treatment
- Make sure our products and services live up to the expectations of our customers

This leaflet summarises the process we follow when we handle complaints. If you have a complaint, we want to hear about it so that we can do our best to put things right. Whatever your query, please don't hesitate to contact us. We're here to help.

Yours sincerely,



Ken Wilson
Managing Director
Domestic & General Insurance PLC

How we will deal with your complaint

Stage One – Making your complaint

Contact our Customer Service Department by phone, email or letter explaining the reasons for your complaint. Give us your full name, postcode and contact telephone number along with the type of Sky Protect policy you hold and your Sky Protect policy number. Your details will then be logged on to our Complaints Management System.

Stage Two - Acknowledging your complaint

We'll try to resolve all complaints by the end of the next business day. But on occasions where this is not possible, you can expect to hear from us by post within 5 working days of us receiving your complaint. The letter we send may include a request for more specific details of your complaint.

Stage Three – Looking into your complaint

Your complaint will always be looked into by a trained complaint handler. We'll be as thorough as possible, and in order to resolve your complaint as quickly as possible, we may contact you for more information.

Stage Four - Resolving your complaint

(Initial response within 0-4 weeks)

Depending on the complexities of your case, the complaint handler will aim to come to a conclusion within 4 weeks of the initial date of your complaint. You'll either receive a final response letter or further communication explaining the reasons why a decision has not yet been made and when you can next expect to hear from us.

Stage Five - Informing you of our decision

(Final response within 0-8 weeks)

If your complaint hasn't been resolved within 8 weeks of the initial date of your complaint, you can expect to receive either a final response letter or advice on why we were unable to make a final decision. Once we've resolved your complaint, you'll receive the full details of our investigation and of our decision which will include reasoned and fair judgement of your complaint. We'll let you know of your right to refer your complaint to the Financial Ombudsman Service (FOS) either:

- In our final response letter to you (in which we'll point out that you have 6 months in which to do so), or
- In the letter sent 8 weeks after we received your complaint,

whichever is sooner.

The FOS usually expects customers to allow us to address a complaint before they are contacted, unless there has been an undue delay.

How do we monitor complaints?

We're required by the Financial Conduct Authority (FCA) to keep detailed documentation on individual complaints and to report relevant complaints to the FCA on a regular basis. We comply with the Data Protection Act 1998 and may share information about your complaint with the FCA and the FOS.

Who can you contact if you're not satisfied?

The way we handle complaints falls within the rules of the FCA. Although we always try to find a solution that works for everyone, if you don't accept our final decision you may be eligible to refer your complaint to the FOS.

The FOS was set up by law to give consumers a free, independent service for resolving disputes with financial firms. They are not a regulator or trade body or a consumer champion – their role is to take an objective standpoint and help settle disputes.

A complainant can only refer a case to the FOS after they've received a final decision on their complaint from Domestic & General. The FOS attempts to resolve cases within a 6 month period; however, sometimes it may take longer, depending on the complexity of the case. You don't have to accept any decision made by the FOS and you still have the right to go to court instead. If the decision of the FOS is accepted by you, it is then binding to both Domestic & General and the complainant.

Contact details for the FOS are as follows:

Post:

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

Phone:

08450 801 800

Email:

complaint.info@financial-ombudsman.org.uk

Further information is available on their website:

www.financial-ombudsman.org.uk

Further details on the service provided by the FOS are included in the booklet entitled "Your complaint and the Ombudsman".

This will be enclosed with your final response letter.



We promise to...

- Acknowledge complaints promptly
- Look into complaints quickly and thoroughly
- Keep you up to date on progress
- Do everything possible to resolve your complaint
- Learn from our mistakes and your complaints to improve our service

We welcome feedback. It's useful and we act on it. To collect feedback, we often send out questionnaires following repairs by approved engineers. If you get one of these, please help our quality control team by filling it in and sending it back to us when you can.

How to contact us

Call

08444 810 301

Calls cost 5.1p per minute (plus 13.9p connection fee) from a BT landline.
Charges from other providers may vary. Prices correct at April 2013.

Email

info@skyprotect.com

Go to

skyprotect.com

Write to

Customer Care Manager
Domestic & General Insurance PLC
Leicester House
17 Leicester Street
Bedworth
Warwickshire CV12 8JP



**Domestic
& General**

Domestic & General Insurance PLC

Registered in England and Wales. Company No. 485850

Registered office at Swan Court, 11 Worple Road, Wimbledon, London SW19 4JS.

Domestic & General Insurance Plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.