



IF OUR SERVICE SHOULD FALL SHORT OF YOUR EXPECTATIONS

**WE WOULD FIRSTLY LIKE TO APOLOGISE, AND IF YOU WISH TO COMPLAIN
THIS GUIDE IS TO HELP YOU RESOLVE THE MATTER**

Ntegrity aims to sell 'insurance that works' and we want all our customers to enjoy a professional, reliable and efficient service at all times.

Occasionally, however, we accept that you may feel that we have not met with expectations.

Ntegrity takes all complaints very seriously and our procedures have been designed to not only comply with the guidelines set down by the Financial Conduct Authority (FCA) but, above all, to guarantee that you, our customer, are treated fairly.

The summary overleaf is intended to provide you with an understanding of how we manage any complaint that you raise.

Please do not hesitate to contact us at any time during our investigation of your complaint if you have any queries or concerns by contacting :-

Tara Price *Head of Complaints*

Telephone: 01454 800848 E Mail: tara.price@ntegrity.co.uk

Ntegrity Insurance Solutions Limited

The Stone Barn, Hambrook Business Park, 177 Old Gloucester Road, Hambrook, Bristol BS16 1RQ

Telephone 01454 800800 **Email** enquiries@ntegrity.co.uk **Web** www.ntegrity.co.uk

Ntegrity Insurance Solutions is registered in England and Wales | Authorised and regulated by the Financial Conduct Authority No 467019
Company registration number: 6040578 | Registered office: The Stone Barn, Hambrook Business Park, 177 Old Gloucester Road, Hambrook, Bristol BS16 1RQ

Your complaint will be acknowledged promptly upon receipt

Your complaint will be fully reviewed and investigated by a Senior Director who is entirely independent from the circumstances that led to the cause of your complaint

We will aim to resolve your complaint as amicably and as quickly as possible

In the event that the complaint cannot be resolved within eight weeks (40 working days) we will write to you to explain why and we will indicate when we will be able to make further contact. If you are unhappy with our response and you are eligible (see below), you may complain to the **Financial Ombudsman Service (The FOS)**.

After the 8 week period, we will keep you informed on a regular basis of the current position

A final response will be sent to you as soon as our investigation has been fully concluded

In the event that at the end of this period, we are still unable to provide you with a full response, we will provide you with a written explanation as to why and explaining the reasons for delay

If you are unhappy with our final response, you may be entitled to complain to the Financial Ombudsman Service (The FOS) within 6 months of the date of our final response letter:

<http://www.financial-ombudsman.org.uk/consumer/complaints.htm>
<http://www.financial-ombudsman.org.uk/publications/consumer-leaflet.htm>

The FOS is an independent body established to consider complaints against firms (like ours) that are authorised and regulated by the Financial Conduct Authority where a customer of the firm is unhappy with the way their complaint has been handled by the firm or the decision it reached.

Please note that the FOS will only consider complaints referred to it by:

- Private individuals arranging their own personal insurance
- Small businesses or charities with turnover under 2 million euros and fewer than 10 employees, where the issue took place before 1st April 2019

From 1st April 2019, FOS will also deal with small businesses with turnover less than £6.5m and either a balance sheet under £5m or fewer than 50 employees.

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