A TO Z COVER

Customer Complaints Process

We hope to exceed your expectations when dealing with anything to do with A to Z Cover and we strive to give you the best experience possible. We work with trusted partners and expect the same level of service from them. If there are occasions where we, or our partners fall short of this, then we are really sorry and we'd appreciate it if you could let us know so that we can try to put things right.

There are different contact details for making a complaint depending on the reason for it. To make sure it is dealt with as quickly as possible, see below for the best way to contact us.

3 step process

1) Choose the best way to get in touch to make your complaint, see contact details below.
2) Initial response from us - We aim to resolve complaints immediately so your initial response may well resolve the complaint. If we can't resolve a complaint immediately, we will let you know within 3 business days of receipt and will continue to investigate.
3) Final response from us - In most cases, if a complaint can't be resolved immediately, you will receive a final response within 4 weeks. In exceptional circumstances, we will send you a full written response as soon as we can, but always within 8 weeks.

How to make a complaint

For policies purchased on or after 12th January 2026:

POLICY, SALES PROCESS OR DATA COMPLAINTS

Email: complaints@atozcover.co.uk
Phone: 02921 684 346
Post: The Complaints Officer,
A to Z Cover Travel Insurance Complaint,
International Medical Group,
3rd Floor,
Fitzalan House,
Fitzalan Court,
Cardiff,
CF24 0EL

CLAIMS COMPLAINTS (EXCEPT SECTION 8 GADGET CLAIMS)

Email: qualityassurance@imglobal.com
Phone: 02921 684347
Post: The Complaints Officer,
International Medical Group,
3rd Floor, Fitzalan House,
Fitzalan Court,
Cardiff,
CF24 0EL

SECTION 8 GADGET CLAIMS COMPLAINTS

Email: Customer.Care@davies-group.com
Phone : 0345 030 8138
Post: The Complaints Officer,
Davies Group Ltd,
PO Box 2801,
Stoke on Trent,
ST4 9DN.

For policies purchased before 12th January 2026:

POLICY, SALES PROCESS OR DATA COMPLAINTS

Email: travel.complaints@atoz-insurance.co.uk
Phone: 0330 175 7858
Post:
Customer Relations Officer
A to Z Cover Travel Insurance,
Taurus Insurance Services Limited,
Suite 2209 – 2217 Eurotowers
Europort Road
Gibraltar

TRAVEL CLAIMS COMPLAINTS (EXCLUDING GADGET CLAIMS)

Email: complaints@ergo-travel.co.uk
Phone: 01403 788737
Post:
The Complaints Department
ERGO Travel Insurance Services Ltd
Afon House
Worthing Road
Horsham
West Sussex
RH12 1TL

GADGET ONLY CLAIMS COMPLAINTS

Email: gadget.complaints@taurus.gi
Phone: 0330 175 7858
Post:
Customer Relations Officer
A to Z Gadget Claims
Taurus Insurance Services Ltd
Suite 2209-2217 Eurotowers
Europort Road
Gibraltar

LEGAL ADVICE & EXPENSES CLAIMS COMPLAINTS

Email: customer-relations@arag.co.uk
Phone: 0344 893 9013
Post:
Customer Relations Department
ARAG Legal Expenses Insurance Company Ltd
Unit 4a Greenway Court
Bedwas
Caerphilly
CF83 8DW

If you are dissatisfied with the outcome of your complaint

If you are dissatisfied with our final response, or more than 8 weeks from the date of complaint have passed, you may refer your complaint to an independent authority, the Financial Ombudsman Service (FOS). The FOS will review our investigation and the response which you have received, providing you with an independent assessment of your complaint without any charge to you.

You can contact the FOS as follows:

Post:
The Financial Ombudsman Service
Exchange Tower
1 Harbour Exchange Square
London
E14 9SR

Tel: 0800 023 4567 - from UK landline
Tel: 0300 123 9123 - from UK mobile

Website: www.financial-ombudsman.org.uk
Email: complaint.info@financial-ombudsman.org.uk

The Financial Ombudsman Service will only be able to review your complaint after we have had the opportunity to resolve it. You must refer your complaint to the Financial Ombudsman Service within six months of the date of the final response.

Complaints outcomes

As a business, we take complaints very seriously and continually monitor complaints, their outcomes and any themes/root causes. These are reviewed regularly in board meetings to ensure senior members of the business have visibility of complaints volumes and causes with a view to putting mitigating actions in place to reduce complaints in the future and improve customer service.