

Customer Complaints Process

We hope to exceed your expectations when dealing with anything to do with Vibe Insurance 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 a complaint, see contact details below.
- 2) Initial response – The aim is to resolve complaints immediately so your initial response may well resolve the complaint. If your complaint can't be resolved immediately, you will be advised within 5 business days of receipt and the investigation into your complaint will continue.
- 3) Final response - In most cases, if a complaint can't be resolved immediately, you will receive a final response within 4 weeks. In exceptional circumstances, you will receive a full written response as soon as possible, but always within 8 weeks.

How to make a complaint:

<u>CLAIMS COMPLAINTS</u> <u>(excluding gadget claims)</u>	<u>GADGET ONLY</u> <u>CLAIMS COMPLAINTS</u>	<u>POLICY, SALES PROCESS OR DATA</u> <u>COMPLAINTS</u>
Email: qualityassurance@imglobal.com Post: IMG Customer Service Dept Fitzalan Court 3rd Floor Fitzalan House Cardiff CF24 0EL Phone: 02922 401964	Email: complaints@theoxfordclaimscompany.co.uk Post: The Oxford Claims Company Temple Court Mews 109 Oxford Road Oxford OX4 2ER Phone: 01865 745566	Email: complaints@vibeinsurance.co.uk Post: IMG Customer Service Dept Fitzalan Court 3rd Floor Fitzalan House Cardiff CF24 0EL Phone: 01444 465554

If you are dissatisfied with the outcome of your complaint:

If you are dissatisfied with the final response, **once you've been through the process outlined above**, 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: Ombudsman Service (FOS). You can contact them using the details below:

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

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 and can help to put mitigating actions in place to reduce complaints in the future and improve customer service.