



Module 5

The complaints process explained

What is a complaint?

A complaint is.....

“

any expression of dissatisfaction, whether oral or written, and whether justified or not, from or on behalf of an eligible complainant about the firm's or it's appointed representatives provision of, or failure to provide, a financial service.

”

What is a complaint?

Examples of possible complaints:

I still haven't
received my
documents

The policy doesn't
provide the cover
I was looking for

You've spelt my
name incorrectly,
again

I'm not
happy my
policy doesn't
cover...

The adviser was
really rude to me

No one has called
me back

The Do's and Don'ts of complaints

Do:

- ✓ Listen to the care user or their representative and take notes about their complaint.
- ✓ Call Fish on **0333 331 3977** or complete the complaints and feedback form and email it to complaints@fishinsurance.co.uk to notify us of the complaint. This must be done **immediately** as the FCA have rules on how quickly complaints are investigated and resolved.
- ✓ Have to hand the care user's name, address and policy number (if known) and details of the complaint.

Don't:

- ✗ Ask the care user or their representative to put their complaint in writing.
- ✗ Try to resolve the complaint.

Once we've received a complaint we'll liaise with the complainant to resolve the matter as soon as possible.

What is the Financial Ombudsman Services (FOS)?

The FOS was set up by Parliament to resolve individual complaints between financial businesses and their customers.

They look into problems involving most types of financial matters, including insurance.

If they decide someone's been treated unfairly, they have the legal powers to put things right.

What is the Financial Ombudsman Services (FOS)?

The FOS can force firms to take certain steps in relation to a customer which they consider just and appropriate.

- The FOS can order compensation up to £150,000.
- The decisions made by the FOS are binding on regulated firms.
- The FOS can make decisions based on fairness.



Any questions – just call your Fish Account Manager