

Our Guide to Handling your Complaint

Because you matter to us

At Bell, we are committed to providing the best possible service. However we understand there may be times when we do not meet your expectations. We want all our customers to let us know straight away if they are unhappy. We believe handling complaints is an invaluable learning tool.

If you need to make a complaint

We aim to resolve your complaint quickly and efficiently. We want to:

- Make it easy for you to tell us about your complaint
- Carry out a full investigation
- Give your complaint our careful attention
- Provide a thorough account of our actions
- Make sure you are happy we have handled your complaint fairly

How to make a complaint

We understand that making a complaint can be stressful in itself. That's why we want you to be able to complain in any way you choose.

Complaint about your policy

Quality Manager
Bell
Capital Tower
Greyfriars Road
Cardiff CF10 3AZ

Tel: 0800 952 1188

Email: quality@belldirect.co.uk

Fax: 0870 013 0167

Complaint about your claim

Claims Quality Manager
Bell
Claims Department
Capital Tower
Greyfriars Road
Cardiff CF10 3AZ

Tel: 0800 952 1331

Email: claimsquality@aisl.uk.com

Fax: 0870 013 1176

Whichever method you choose, a member of staff fully trained in complaint handling will deal with your complaint.

How soon will we deal with your complaint?

We will contact you initially within five working days of receiving your complaint. We will either respond with a full reply or send you an acknowledgement letter, which will tell you:

- Who is dealing with your complaint
- When we will contact you again

If we have sent you an acknowledgement letter, we will try to respond to your complaint within 14 days. If your complaint is particularly complex, we may need to spend longer investigating it. In these cases, we will contact you again within 4 weeks of receiving your original complaint to explain why we have not yet resolved it and give an update on our progress.

If you are unhappy with the way we are handling your complaint

All our complaint handlers are trained and monitored on their complaint handling skills. If at any time, you are unhappy with the way we are handling your complaint, you can ask to have it reviewed at a higher level.

The Financial Ombudsman Service

We try to resolve all complaints internally. However, if you remain unhappy with our response to your complaint, or if we have not resolved it eight weeks after you first told us about it, you have the right to refer your complaint to the Financial Ombudsman Service. If you want the Financial Ombudsman Service to look into your complaint, you must refer it to them within 6 months of the date of our final response to you. You can contact them at:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR
Tel: 0845 0801800

The Financial Ombudsman Service offers a free independent service and they can help with most financial complaints. For further information you can visit their website at www.financial-ombudsman.org.uk or email enquiries@financial-ombudsman.org.uk.

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