



Pet Insurance Complaint

Because you matter to us

We are dedicated to delivering a first class level of service to all customers. We welcome any comments on the services we provide – in the form of both compliments and complaints. We accept that things can occasionally go wrong and would encourage you to tell us about any concerns you have so that we can take steps to make sure the service you receive meets your expectations in the future.

How to make a complaint

If a dispute regarding your policy or claim does arise, the first step is to talk to a member of the Customer Service Team. This can be done either by telephoning us or by email or by letter if you prefer.

Contact us

Tel: 0343 290 9141

Email: complaints@insurancefactory.co.uk

Address: Complaints Department, Ultimate Pet Partners Limited, 5th Floor, The Connect Centre, Kingston Crescent, North End, Portsmouth, Hampshire, PO2 8DE.

Response time

Where we are unable to resolve your complaint by the end of the third working day after receipt, you can expect the following from us:

- Acknowledgement of your complaint in writing within 5 working days of receipt. This will state who is handling the complaint.
- We will aim to resolve your complaint within 4 weeks of receipt, unless the matter is very complicated, such as where other organisations need to be contacted. Where this is the case, we will still let you know what action is being taken and tell you when we expect to provide you with a final response.
- Our goal is to ensure that you receive a final response letter within 8 weeks of receipt of your complaint. If we are still unable to provide you with a final response at this stage, we will write to you explaining why, and advise when you can expect a final response. At this point you may refer your complaint to The Financial Ombudsman Service (see below).

What is a final response?

This letter should clarify the final position in relation to your complaint and any actions agreed going forward.

The Financial Ombudsman Service

You may go directly to The Financial Ombudsman Service with your complaint but the Ombudsman will only review your complaint at this stage with your insurer's consent. However, we are still required to follow the procedure and timeframes stated above in the Response Time section.

If more than 8 weeks from the date of your complaint has passed and you have not received a final response, you may refer your complaint to the Financial Ombudsman Service.

If you have received a final response but are dissatisfied, you have the right of referral to the Financial Ombudsman Service within 6 months of the date of the final response letter. You may refer to the Financial Ombudsman Service beyond this time limit if your insurer has provided consent.

The Financial Ombudsman Service will let you know that they have received your complaint and what the next steps will be.

Contact details

Tel: 0300 123 9 123

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

Website: www.financial-ombudsman.org.uk

Address: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

The Financial Ombudsman Service will consider your complaint totally impartially and we are bound by their decision.

If you are dissatisfied with the way your complaint has been handled, you can use the Online Dispute Resolution Platform (ODR) to submit your complaint for an independent assessment. For further information you can visit their website at <https://webgate.ec.europa.eu/odr/>