

This document explains the complaints procedure for Sovereign Health Care and Sovereign Health and Insurance Services Limited.

## Complaints procedure – your right to complain

We pride ourselves on our customer service standards however we recognise that occasionally you may be unhappy with us. If you are not satisfied with any aspect of the service you have received please let us know.

### How to get in touch

You can contact our Customer Relations Manager detailing the nature of your complaint by either:

**Writing to:** Customer Relations Manager, Sovereign Health Care, 2<sup>nd</sup> Floor, West Wing, The Waterfront, Salts Mill Road, Shipley, Bradford BD17 7EZ.

**Emailing:** [cr@sovereignhealthcare.co.uk](mailto:cr@sovereignhealthcare.co.uk)

**Telephoning:** 01274 841 130. Lines are open Monday to Thursday 9am to 5pm and Friday 9am to 4pm

To help us deal with your complaint quickly, please quote your policy number and your policyholder/insured name.

### Our complaints process

We will acknowledge your complaint **within 5 working days** to confirm that we have received it and you will be given details of the person who is dealing with the investigation.

We aim to resolve your complaint in a timely manner, however if your complaint is more complex it could take up to 8 weeks from when you first contacted us about it. If, in exceptional cases, we are still unable to resolve your complaint by the end of 8 weeks, we will write to you to explain why and when you can expect to receive a final response.

If you are not satisfied with the final outcome of the investigation, or our progress in investigating your complaint, you may refer the matter to the Financial Ombudsman Service.

The Ombudsman will only consider your complaint after you have received our final decision, or if you haven't had an answer from us within 8 weeks from when you first told us about it. You must refer to the Ombudsman within 6 months of receiving our final response to your complaint. You can write to the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

**Tel:** 0800 023 4567 or 0300 123 9123

**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Website:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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