

Our goal is to give excellent service to all of our customers but we recognise occasionally things do go wrong. We take all complaints we receive seriously, and aim to resolve all of our customers' problems promptly. To ensure that we provide the kind of service you should expect of us, we welcome your feedback.

What will happen if you complain?

- We will acknowledge your complaint within 2 working days.
- We aim to resolve complaints, following assessment and investigation as quickly as possible.

Most of our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, we will contact you with an update within 10 working days of receipt and give you an expected date of response.

If you remain unhappy with the decision you receive, you may write to the Chief Executive PO Box 6, 8 Surrey Street, Norwich NR1 3NS. If you are dissatisfied with our final decision (from the Chief Executive Officer), you can refer the matter to the Financial Ombudsman Service (FOS). Full contact details of both our Chief Executive and the FOS will be provided when we write in response to your complaint.

The FOS will only consider your complaint if you have given us the opportunity to resolve it and you are a private policyholder, a business with a group annual turnover of less than £1 million or a trustee of a trust with a net asset value of less than £1 million. Please follow the steps opposite. If, however, we do not resolve your complaint within 40 working days, the FOS will accept a direct referral.

Whilst we are bound by the decision of the FOS, you are not.

Following the complaint procedure in this leaflet does not affect your right to take legal action.

What to do should you be dissatisfied?

Step 1

- Seek resolution by the department dealing with your query.

If you are dissatisfied with any aspect of the handling of your insurance we would encourage you, in the first instance, to contact the department concerned. You can write or telephone, whichever suits you, and ask your contact to review the problem.

Step 2

- Refer your complaint to our Chief Executive.

If you remain unhappy with the decision you receive, please write with full details including the Policy and/or claim number to:

Chief Executive UK Insurance
Aviva
8 Surrey Street
Norwich
NR1 3NS

Or e-mail details of your complaint to ukgiceo@aviva.co.uk

A review of the matter will then be carried out at a senior level and a final decision given.

Step 3

- Refer your complaint to the Financial Ombudsman Service.

If after making a complaint to us you are still unhappy and you feel the matter has not been resolved to your satisfaction please contact the FOS at:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

This leaflet is also available in Braille and on audio tape.

Telephone taping

For our joint protection telephone calls may be recorded and/or monitored.