



COMPLAINTS HANDLING PROCEDURES

It is the stated policy of Vivet Limited trading as Compass Underwriting (hereinafter “Compass”) to ensure that all complaints are handled fairly, consistently and promptly. Our complaints procedure is also detailed in your policy summary, key features, or policy wording.

In accordance with our complaints handling policy, we will ensure that:

1. We will acknowledge your complaint in writing **within five (5) business days** of it being received, giving the name of the relevant contact within the firm, together with details of our complaints procedures.

We will always try and resolve your complaint as quickly as possible.

2. If the investigation has not been completed **within four weeks** of receipt of the complaint, we will write to you informing you that the investigation is not complete and the reasons for the delay.
3. If the investigation has still not been completed **within eight weeks** of receipt of the complaint, we will write to you informing you that the investigation is not complete and explaining that you may now take the complaint direct to the Financial Ombudsman Service without further delay.
4. Once we have reached our final decision, we will write to you informing you of this. In our letter we will clearly state:
 - a. if we have decided to deny your complaint and the reasons why;
 - b. if we accept your complaint and what compensation we are going to offer.

If you then remain unhappy with our decision you are able, within six months from the date of the final decision, to refer your complaint to the Financial Ombudsman Service. We will send you a leaflet detailing how you can go about this.



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You can register your complaint by emailing us at complaints@compassuw.co.uk or by writing to us at the following address:

Customer Complaints
Vivet Limited t/a Compass Underwriting
35 Ballards Lane
London N3 1XW

When you send us your complaint please give us full details, including your policy or claim number and your current contact details.

You can also call our Customer Service Team on **0800 319 6601** at the following times 09:00 – 17:30, or on 020 7398 0100 during Monday to Friday excluding bank holidays.

Please note that calls may be monitored or recorded.

However, as most complaints are detailed and complex, we will always recommend to you that you put your complaint in writing, clearly setting out all the details so that we can more easily understand and review your complaint and so respond back to you as quickly as possible.

For more details of the Financial Conduct Authority please visit their web site at www.fca.org.uk and for more information about the Financial Ombudsman Service visit their web site at www.financial-ombudsman.org.uk.

In accordance with the Disability Discrimination Act 1995 we are able to provide reasonable adjustments upon request, including a text phone facility, audio tapes, or large print documentation. Please advise us if you require any of these services to be provided so that we can communicate in an appropriate manner.