

## Freedom Health Insurance complaints procedure

### Our commitment to you

At Freedom Health Insurance each of our customers is important to us, and we believe you have the right to a fair, swift and courteous service at all times. We are committed to providing you with excellent service and exceeding our customers' expectations. If, for any reason, you are not entirely satisfied with any aspect of our service, please let us know.

We shall work to correct matters as quickly as possible and, where appropriate, take steps to prevent the problem happening again. We value our customers and your feedback can help us improve the products and services we offer to you.

Your complaint will be investigated by an employee of competence not involved in the subject matter of the complaint. We shall aim to resolve all complaints by close of business on the business day following receipt of the complaint. If we cannot resolve the complaint within this time due to us needing to carry out more in-depth investigations, we shall:

1. Acknowledge your complaint in writing within 5 working days with either a full response or information about the progress of the matter and a contact name for future reference.
2. Provide you with a final response and redress (if appropriate), within four weeks of receipt of your complaint.

In some circumstances, a complaint may require more in-depth investigations and therefore a longer timeline to resolve will apply. We shall aim to resolve such in-depth complaints within eight weeks. We shall tell you if this is the case with your complaint.

### How to complain:

You can raise your concerns in writing to the underwriter at:

c/o Managing Director  
Freedom Health Insurance,  
County Gates House  
300 Poole Road,  
Poole BH12 1AZ  
United Kingdom  
Email: [complaints@freedomhealthinsurance.co.uk](mailto:complaints@freedomhealthinsurance.co.uk)

If you remain dissatisfied with the outcome of your complaint, and you are an eligible complainant, you can refer your complaint to the Financial Ombudsman Service (FOS) within 6 months of our final response.

We will send you a copy of the Financial Ombudsman Service's explanatory leaflet with our final response letter. Copies can also be obtained directly from the Financial Ombudsman Service at the address below:

Financial Ombudsman Service  
Exchange Tower  
London E14 9SR  
Phone: 0300 123 9 123 or 0800 023 4 567  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

COMPLAINTS LEAFLET | 11/2018 | EU