

OUR COMPLAINT HANDLING PROCESS

At Animal Friends, we're dedicated to providing the best possible pet insurance experience for you and your animal companion. However, we understand that there may be times when our service doesn't meet your expectations. If you're unhappy with any aspect of your policy or the way a claim has been handled, please let us know straight away. Your feedback helps us improve and ensures we continue to provide the care and protection your pets deserve.

We aim to resolve your complaint as quickly and efficiently as possible. When something goes wrong with your pet insurance, we want to:

- Make it easy for you to tell us about your concerns
- Carry out a full and fair investigation
- Give your complaint the care and attention it deserves
- Clearly explain what happened and why
- Ensure you're satisfied that we've handled your complaint fairly and with understanding

How to make a complaint

We understand that making a complaint can be stressful in itself. That's why we want you to be able to complain in any way you choose. Whichever method you choose a fully trained member of staff will deal with your complaint.

Telephone: [0344 557 0300](tel:0344 557 0300) Monday – Friday: 09:00 – 17:00

Email: complaints@animalfriends.co.uk

Post: Animal Friends Insurance Services Limited

Complaints Team

Animal Friends House

No 1 The Crescent

Sun Rise Way

Amesbury

Wiltshire

SP4 7QA

Or alternatively complete our online form - [Complaints | Animal Friends](#)

When making your complaint, please provide us with as much information as possible to help us to understand your concerns. Please include:

- Your name and address
- Your policy number

- Your pet's name
- Details of your complaint

How soon will we deal with your complaint?

FCA/Regulatory Complaints

We endeavour to resolve complaints within **3** working days. In the event we are unable to do so:

1) We'll write to you confirming that we have received your complaint, within **5** working days, to include the details of your complaint.

2) We'll investigate your complaint thoroughly and fairly and issue a Final Response Letter within **8** weeks from receipt of your complaint. This is in accordance with guidelines laid down by the Financial Conduct Authority. However, we will endeavour to resolve your complaint as soon as possible.

3) We will contact you if we require any further information and will keep you informed of progress.

Once we have sent you an acknowledgement letter we will investigate your complaint fully and write to you with our findings. If your complaint is particularly complex, we may need to spend longer investigating it. In these cases, we will keep you up to date on our progress. In all cases we will respond to your complaint within 8 weeks, in line with the deadline set by the Financial Conduct Authority.

Data Protection Complaints

1) We'll write to you confirming that we have received your Data Protection complaint within 30 days.

2) We will investigate your complaint thoroughly and fairly and issue a Final Response Letter. Unlike FCA/Regulatory complaints, there is no prescribed timescale for completing our investigation and providing our final response, but we will endeavour to resolve your complaint as soon as possible.

3) We'll contact you if we require any further information and will keep you informed of progress.

Where your complaint involves matters falling under both financial regulations and data protection legislation, each of these elements to your complaint will be investigated concurrently and we will endeavour to provide you with a single response letter.

The Financial Ombudsman Service

We try to resolve all complaints internally. However, if you remain unhappy with our response to your complaint, or if we have not resolved it 8 weeks after you first told us about it, you have the right to refer your complaint to the Financial Ombudsman Service. The service they provide is free and impartial.

If you want the Financial Ombudsman Service to look into your complaint, you must refer it to them within 6 months of the date of our final response to you.

You can contact them at:

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

Telephone: 08000 234 567 Monday – Friday 8am-5pm

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

The Financial Ombudsman Service offers a free independent service and they can help with most financial complaints. For further information you can visit their website at: financial-ombudsman.org.uk

The Information Commissioner's Office

If your complaint is about Data Protection and you remain dissatisfied with our final response, you have the right to escalate your complaint with the UK's data protection regulator, the Information Commissioner's Office (ICO)

You can contact them at:

Post: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF

Telephone: 0303 123 1113 (Monday – Friday 9am-5pm (excluding bank holidays))

Website: ico.org.uk