

## **OUR CUSTOMER COMPLAINTS PROCEDURE**

At RAC Motorbike Insurance, our aim is to get everything right, first time, every time. If a mistake is made we aim to put it right quickly. To start the process of reporting a complaint all you need to do is phone, email or write to the contact details below:

Telephone: 0330 159 1160

e-mail: raccustomer.services@yourmotorbikeinsurance.co.uk

Write to: RAC Motorbike Insurance

Europa House Midland Way Thornbury Bristol BS35 2JX

Once your complaint has been received it will be treated with the highest importance.

## WHAT HAPPENS NEXT?

Within five working days we will:

- Write or e-mail you to confirm that we've received your complaint
- Try to deal with your complaint straight away, but if we need to investigate further in order to resolve the problem:

Within four weeks we aim to:

- Give you a Final Response to the complaint, with all the reasons for the actions or decisions, along with details of the Financial Ombudsman Service; OR
- Explain why it is not yet possible to give you a Final Response, and let you know when we will be ready to do so.

We hope that our response will never exceed eight weeks but should it do so, we will explain why it has not been possible to give you a final response, and let you know when we will be ready to do so. At this point we will also advise you of your rights under the Financial Ombudsman Service.

## THE FINANCIAL OMBUDSMAN SERVICE

This is a free, independent service for resolving complaints about most financial matters.\*

If you're not happy with our Final Response to your complaint, or with the reasons given for any delays beyond eight weeks, you can contact the Financial Ombudsman Service using the details below:

Telephone: 0800 023 4567 / 0300 123 9123

e-mail: complaint.info@financial-ombudsman.org.uk

Write to: The Financial Ombudsman Service

Exchange Tower London

London E14 9SR

Any complaint referred to the Financial Ombudsman Service needs to be made within six months of the date of the Final Response. It is possible that your complaint may not be eligible for referral to the Financial Ombudsman Service. If so, one of their staff will still be able to advise you on your options, or you might prefer to seek your own professional or legal advice.

\*Source: www.financial-ombudsman.org.uk

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service.



Click here to access the <u>Online Dispute Resolution Service</u>. Please quote our e-mail address: <u>raccustomer.services@yourmotorbikeinsurance.co.uk</u>

Alternatively, you can contact the Financial Ombudsman Service directly.

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