

Summary of our complaints procedure

How Zego handles complaints

We aim to treat our customers fairly at all times, especially when they feel they have cause for complaint. We take all complaints seriously and investigate them thoroughly to make sure that we can address any issues with our products and services.

Our customer service team is trained to recognise, acknowledge and record complaints. Our senior management team ensures that all complaints are governed and assessed in line with regulatory compliance.

Once we have received a complaint

An investigation will take place to find out the cause of the complaint so that we can offer a resolution.

We promise to keep you informed during the investigation of your complaint via the method of your choosing.

If the complaint is about another party, such as an insurer with whom we have placed business, we will refer details of the complaint to the third party and confirm this course of action to you in writing.

Complaints resolved within 3 business days

If the complaint can be resolved within 3 business days then we will send a **summary resolution communication letter** which will outline the result of our investigation and offer our response.

If you are not satisfied with the outcome you will be eligible to contact the Financial Ombudsman Service. Further information is included below.

Complaints not resolved within 3 business days

If we are unable to resolve the issue within 3 business days then we will send you an **acknowledgement letter**. This will acknowledge that we have received the complaint and advise of the next steps that will be taken.

If we have not resolved your complaint within 4 weeks we will send another formal confirmation outlining the reason for delay. If we are unable to resolve the complaint within 8 weeks you will be sent a **holding response letter** which will include your right to approach the Financial Ombudsman Service.

Once our investigations are complete we will issue a **final response letter** which will outline the result of our investigation and offer our response.

The Financial Ombudsman Service (FOS)

If you are dissatisfied with the outcome of your complaint once we have issued either the **summary resolution communication, eight week holding response letter or final response letter** you will now be eligible to contact the Financial Ombudsman Service.

The Financial Ombudsman Service exists to help resolve complaints when we have not been able to resolve your complaint to your satisfaction. The service they provide is free and impartial.

The full contact details for the Financial Ombudsman Service are detailed below:

Write to: Financial Ombudsman Service, Exchange Tower, London, E14 9SR
Phone: 0800 0 234 567 (free from landlines) or 0300 123 9 123 (charged at a national rate)
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Please be aware that the Financial Ombudsman Service will only be able to consider your complaint after Zego has had the opportunity to consider and resolve this.

Tel: 0808 196 5330

Email: support@zego.com

Web: www.zego.com

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