



Complaints publication report

Firm name: Extracover Ltd

Period covered in this report: 1st Jan to 30th June 2025

	Number of complaints opened by volume of business							
	Provision (at reporting period end date)	Intermediation (within the reporting period)	Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
Insurance and pure protection	0.08 per 1000 policies in force	0.08 per 1000 policies sold	705	694	53.05%	45.39%	28.94%	Administrative Errors
Credit Related	0.07 per 1000 policies in force	0.07 per 1000 policies sold	561	559	45.45%	54.19%	28.52%	Administrative Errors





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Period covered in this report: 1st July to 31st December 2024

	Number of complaints opened by volume of business							
	Provision (at reporting period end date)	Intermediation (within the reporting period)	Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
Insurance and pure protection	0.08 per 1000 policies in force	0.08 per 1000 policies sold	519	507	55.42%	44.58%	32.35%	Administrative Errors
Credit Related	0.07 per 1000 policies in force	0.07 per 1000 policies sold	463	451	40.58%	59.42%	27.27%	Administrative Errors





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Insurance and pure protection	0.08 per 1000 policies in force	0.08 per 1000 policies sold	561	557	49.19%	50.81%	28.9%	Administrative Errors
Credit Related	0.04 per 1000 policies in force	0.04 per 1000 policies sold	352	345	35.94%	63.77%	35.1%	Administrative Errors



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	Provision (at reporting period end date)	Intermediation (within the reporting period)	Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
Insurance and pure protection	0.13 per 1000 policies in force	0.13 per 1000 policies sold	965	958	54.09%	45.18%	37.14%	Administrative Errors
Credit Related	0.05 per 1000 policies in force	0.05 per 1000 policies sold	423	422	45.63%	40.90%	40.66%	Administrative Errors



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	Provision (at reporting period end date)	Intermediation (within the reporting period)	Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
Insurance and pure protection	0.13 per 1000 policies in force	0.13 per 1000 policies sold	941	926	42.12%	57.24%	45.25%	Administrative Errors
Credit Related	0.06 per 1000 policies in force	0.06 per 1000 policies sold	447	443	44.70%	55.53%	45.15%	Administrative Errors



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Period covered in this report: 1st July to 31st December 2022

	Number of complaints opened by volume of business							
	Provision (at reporting period end date)	Intermediation (within the reporting period)	Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
Insurance and pure protection	0.11 per 1000 policies in force	0.11 per 1000 policies sold	815	724	45.30%	54.1%	43.92%	Administrative Errors
Credit Related	0.08 per 1000 policies in force	0.08 per 1000 policies sold	572	512	46.68%	50.78%	31.84%	Administrative Errors



Complaints publication report

Firm name: Extracover Ltd

Period covered in this report: 30 July to 31 December 2021

	Number of complaints opened by volume of business							
	Provision (at reporting period end date)	Intermediation (within the reporting period)	Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
Insurance and pure protection	0.12 per 1000 policies in force	0.12 per 1000 policies sold	958	892	8.41%	44.84%	43.05%	Dispute over sums charged
Credit Related	0.048 per 1000 policies in force	0.048 per 1000 policies sold	388	362	10.77%	46.41%	40.61%	Dispute over sums charged



Complaints publication report

Firm name: Extracover Ltd

Period covered in this report: 1 January to 30 June 2021

	Number of complaints opened by volume of business							
	Provision (at reporting period end date)	Intermediation (within the reporting period)	Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
Insurance and pure protection	29.56 per 1000 policies in force	0.31 per 1000 policies sold	2,663	2,382	31.15%	68.43%	34.21%	Disputes over sums charged / unclear guidance
Credit Related	4.69 per 1000 policies in force	0.04 per 1000 policies sold	423	377	31.44%	68.55%	15.13%	Disputes over sums charged



Complaints publication report

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Period covered in this report: 1 January to 30 June 2020

	Number of complaints opened by volume of business							
	Provision (at reporting period end date)	Intermediation (within the reporting period)	Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
Insurance and pure protection	18.9 per 1000 policies in force	0.16 per 1000 policies sold	501	509	44.2%	53.5%	41.4%	Unclear Guidance / Arrangement
Credit Related	14.4 per 1000 policies in force	19.3 per 1000 policies sold	130	130	-	-	33.0%	-

Complaints publication report

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Period covered in this report: 1 July to 31 December 2020

	Number of complaints opened by volume of business							
	Provision (at reporting period end date)	Intermediation (within the reporting period)	Number of complaints opened	Number of complaints closed	Percentage closed within 3 days	Percentage closed after 3 days but within 8 weeks	Percentage upheld	Main cause of complaints opened
Insurance and pure protection	12.52 per 1000 policies in force	0.17 per 1000 sold	991	991	68.2%	29.9%	37.3%	Disputes over sums / charges
Credit Related	14.1 per 1000 policies in force	21.6 6 per 1000 policies sold	179	179	-	-	35.1%	-

Definitions:

- **Provision** (at reporting period end date) – This is the number of complaints received, within the six month period, per 1000 policies in force.
- **Complaints opened** – This is the number of complaints received in the 6 month period
- **Complaints closed** – This is the number of complaints that have been closed within the same period, but may have been received prior. Hence, it can be higher than the amount opened within this period.
- **Percentage closed within 3 days** – This is the percentage of complaints that have been resolved within 3 days of receipt.
- **Percentage closed after 3 days but within 8 weeks** – This is the percentage of complaints that have been resolved after 3 days but within 8 weeks. The 8 week period is the time that our regulator allows for us to initially investigate and provide our final response to a complaint.





- **Percentage upheld** – This is the percentage of complaints that we uphold in favour of the complainant. Whilst we obviously hope that the products and services we offer are of an excellent standard and meet the needs of our customers, we recognise that we can always improve. Rather than make excuses, we are happy to accept where we have fallen short.
- **Main cause of complaints opened** – This is the main cause of complaints received within the six month period. The listed cause is taken from the FCA definitions in regards to complaint categorisation.

If you have any questions relating to the statistics detailed above, or regarding how we handle complaints, please contact the customer success department at support@zego.com or on 020 3308 9800.

