



GLOBAL TRAVEL INSURANCE

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COMPLAINTS HANDLING PROCEDURES AND SERVICE STANDARDS

These service standards do not apply where a complaint has been resolved by close of business on the business day following its receipt.

The FSA requires us to acknowledge your complaint promptly. We will send you written acknowledgement of your complaint within five business days of its receipt, giving the name or job title of the individual handling the complaint for us (together with these details of our internal Complaint Handling Procedures and Service Standards).

If we are able to provide a final response at the same time we may combine our acknowledgement of the complaint with the final response.

A final response is a written response from us which:

- accepts your complaint and, where appropriate, offers redress
- offers redress without accepting the complaint
- rejects your complaint and gives reasons for doing so

and which informs you that, if you remain dissatisfied with our response, you may refer your complaint to the Financial Ombudsman Service (FOS) and must do so within six months to be eligible.

The FSA requires us to keep you informed of the progress of your complaint. If we have not already issued a final Response, we will, within four weeks of receiving your complaint, send you either:

- a final response or
- a holding response, which explains why we are not yet in a position to resolve your complaint and indicates when we will make further contact (which must be within eight weeks of receipt of your complaint)

We will, by the end of eight weeks after receipt of your complaint, send you either:

- a final response or
- a response which:
 - explains that we are still not in a position to make a final response, giving reasons for the further delay and indicating when we expect to be able to provide a final response
 - informs you that you may refer your complaint to the FOS if you are dissatisfied with the delay and enclosing a copy of the FOS's explanatory leaflet

You may accept our response in writing at any time during this process, even when we have not issued a final response. You will still be entitled to take the matter to the FOS within 6 months.

Not all complainants may refer complaints to the FOS (for example commercial clients with turnovers over £1million), but, for our part, we will treat all complainants equally and fairly.

If the matter complained about is the responsibility of another firm (for example the insurer), we will pass details to them, in writing, within 5 business days, and will issue a final response to you advising you of what we have done.