



## Paragon Complaints Procedure

Paragon act as managing agents and administer and market a portfolio of insurance products on behalf of various underwriters / insurers. Each of our customers is important to us, and we believe you have the right to a fair, swift and courteous service at all times.

We are in receipt of your complaint and we will investigate your concerns, promptly, effectively and in a positive manner.

### What is a complaint?

A complaint is defined by the FCA as: “any oral or written expression of dissatisfaction, whether justified or not, from or on behalf of a person about the provision of or failure to provide a financial service or a redress determination which:

- alleges that the complainant has suffered (or may suffer) financial loss, material distress or material inconvenience AND
- relates to an activity of that respondent, or of any other respondent with whom that respondent has some connection in marketing or providing financial services or products, which comes under the jurisdiction of the Financial Ombudsman Service.”

### Our commitment to you

We undertake to treat all complainants equally and fairly regardless of whether or not they are entitled to refer to the Financial Ombudsman Service (FOS).

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, together with these details of our complaint handling procedure.

We will investigate the complaint in conjunction with your insurer. If we are able to complete our investigation of your complaint and provide a final response within five business days of receipt of your complaint, we will include our findings in our acknowledgment letter.

Otherwise, we will endeavor to send a final response within 8 weeks of receipt of the complaint. If we are unable to provide a final response within this time you will receive an update. If we require any further information to help us with our investigations we will write to you.

A final response is a written response from us which:

- Accepts your complaint and, where appropriate, offers redress OR
- Offers redress without accepting the complaint OR
- Rejects your complaint and gives reasons for doing so.

If we are not in a position to investigate and respond within five days, we will first send you the acknowledgement letter referred to above and, within four weeks of receiving your complaint, send you either:

- A final response OR
- An interim 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)



If we have sent you an interim response, we will, by the end of eight weeks after receipt of your complaint, send you either:

- A final response OR
- A response which:
  - o Explains that we are still not in a position to make a final response, giving reasons for the delay and indicating when we expect to be able to provide a final response
  - o Informs you that you may refer your complaint to the FOS if you are dissatisfied with the delay

### **Ending the complaint**

You may accept our response and/or withdraw your complaint at any time during this process, even if we have not yet issued a final response. We ask that you confirm this in writing.

### **If we cannot resolve your complaint**

Our final response letter will inform you if we cannot resolve your complaint. If you remain dissatisfied with our response, you may refer your complaint to the FOS.

The usual time limit for referrals to the FOS is six months from the date we issue our final response. You may contact the FOS using one of the following methods:

Telephone: 0300 1239123 or 0800 0234567 (Monday to Friday: 8am to 8pm or Saturday: 9am to 1pm)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Further information regarding the FOS is available online: <http://www.financial-ombudsman.org.uk/>

If the matter to which your complaint relates is the responsibility of another firm (for example an Insurer), we will pass details to them, in writing, within five business days of receipt of your complaint and write to you to advise you of this.