

COMPLAINTS PROCEDURE

Your views are important to us and if we do not deliver to the high standard of service you should expect, or if we make a mistake, we want to know. We will investigate your complaint and try to resolve the problem as quickly as possible.

How we handle complaints

Step 1

Please contact us at your earliest convenience with the following information:

- Your full name, address and telephone number
- Details of any previous correspondence you've had with us
- Details of your problem or complaint
- We will try to give you an answer there and then, but if this is not possible, we will take full details from you and arrange for the problem to be investigated.

You can contact us in one of the following ways:

In writing: 278-280 Clifton Road, Aberdeen, AB24 4HP

By phone: 01224 487307

By email: info@swes.biz

Step 2

We will try to resolve your complaint straight away. However, if it requires a more in-depth investigation, then we will aim to give you our final response within four weeks. If for whatever reason this is not possible, we will contact you to explain the reasons why and let you know how long our investigations are likely to take.

Step 3

We hope that you'll never have to do this, but if you're not happy with the way we've handled your complaint, the outcome of it, or if eight weeks have passed and we have not sent you our final response, you may have the right to refer your case to the Financial Ombudsman Service.

You can contact them in one of the following ways:

In writing:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

By phone: [0800 023 4567](tel:08000234567)

By email: complaint.info@financial-ombudsman.org.uk

Website: <http://www.financial-ombudsman.org.uk>(**external link**)

Please remember that you will need to refer your complaint to the Financial Ombudsman Service within six months of receiving our final response.

If you have bought your insurance online, you can also register your complaint with the [Online Dispute Resolution](#)(**external link**)website, which has been set up by the European Commission.