

Complaints Procedure

Our commitment to customer service

Caravan Guard and RSA are committed to going the extra mile for our customers. If you believe that we have not delivered the service you expected, we want to hear from you so that we can try to put things right. We take all complaints seriously and following the steps below will help us understand your concerns and give you a fair response.

We will:

- Acknowledge all complaints promptly
- Investigate quickly and thoroughly
- Keep you informed of progress
- Do everything possible to resolve your complaint
- Use the information from your complaint to proactively improve our service in the future

Step 1:

If your complaint relates to your **policy, sale or service** then please contact Caravan Guard by any of the following methods:

Post: Caravan Guard
New Road
Halifax
HX1 2JZ

Telephone: 01422 396 777

Email: info@caravanguard.co.uk

Website: www.caravanguard.co.uk

If your complaint relates to a **claim** you have made on your policy then please call our claims helpline in the first instance on 01422 50 10 83.

We aim to resolve your concerns by close of the next business day. Experience tells us that most difficulties can be sorted out within this time.

Step 2:

Complaints relating to your policy, sales or service

In the unlikely event that your concerns have not been resolved within the time frame above, your complaint will be further escalated internally, and an investigation will be carried out.

Complaints relating to a claim you have made on your policy

In the unlikely event that your concerns have not been resolved within this time, your complaint will be referred to RSA's Customer Relations Team who will arrange for an investigation on behalf of our Chief Executive. Their contact details are as follows:

Post: RSA
Customer Relations Team
PO Box 2075
Livingston
EH54 0EP

Telephone: 01422 50 10 83

Email: crt.halifax@uk.rsagroup.com

Once we have reviewed your complaint we will issue our final decision in writing within 8 weeks of the date we received your complaint.

Step 3:

If you are still unhappy after our review, or you have not received a written offer of resolution within 8 weeks of the date we received your complaint, you may be eligible to refer your case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints. They can be contacted at:

Post: Financial Ombudsman Service

South Quay Plaza
183 Marsh Wall
London
E14 9SR

Telephone: 0800 023 4567 (landlines) / 0300 123 9123 (mobiles)
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

You have six months from the date of our final response to refer your complaint to the FOS. This does not affect your right to take legal action, however, the FOS will not adjudicate on any case where litigation has commenced.

Thank you for your feedback

We value your feedback and at the heart of our brand we remain dedicated to treating our customers as individuals and giving them the best possible service at all times. If we have fallen short of this promise, we apologise and aim to do everything possible to put things right.