



Breeze Underwriting Ltd T/A Easy Broking Online

Complaints

Our aim is to provide all our customers with a first-class standard of service. However, there may be occasions when you feel this objective has not been achieved. If you have a complaint about your policy or the handling of a claim, the details below set out some of the key steps that you can take to address your concerns.

If your complaint is about the way in which the Policy was sold to you or whether it meets your requirements, you should contact the insurance broker who arranged the Policy for you.

If your complaint is about a claim or anything else you should refer the matter in accordance with details as set out in the Key Facts document.

Alternatively, you can ask your broker to refer the matter on for you.

Please quote your Policy number in all correspondence so that your concerns may be dealt with speedily.

If you remain unhappy please follow the instructions as set out in the Key Facts document.

If we have not resolved your complaint at the end of eight weeks, or if after receiving our final response you remain dissatisfied, you may be able to refer your complaint to the Financial Ombudsman Service (contact details below). You will have six months from the date of the final response to make this referral.

Your rights as a customer to take legal action are not affected by the existence or use of the complaint's procedure mentioned above. However, the Financial Ombudsman Service may not adjudicate on a case where court proceedings are actively in progress. The Financial Ombudsman Service can be contacted as below:

The Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR
Telephone: 0800 0234 567

Further information is available from them and you may refer a complaint to them online at:
www.financial-ombudsman.org.uk.

The Ombudsman will review complaints from eligible complainants.

Eligible Complainants

An *eligible complainant* must be a *person* that is:

- (1) A *consumer*, or
- (2) A *micro-enterprise*;
 - (a) In relation to a *complaint* relating wholly or partly to *payment services*, either at the time of the conclusion of the *payment service* contract or at the time the complaint refers the *complaint* to the *respondent*; or
 - (b) otherwise, at the time the complainant refers the *complaint* to the *respondent*; or
- (3) a charity which has an annual income of less than £6.5 million at the time the complainant refers the *complaint* to the *respondent*; or
- (4) a trustee of a trust which has a net asset value of less than £5 million at the time the complainant refers the *complaint* to the *respondent*; or
- (5) (in relation to CBTL business) a *CBTL consumer*; or
- (6) A *small business* at the time the complainant refers the *complaint* to the *respondent*:

or
- (7) a *guarantor*.

Financial Services Register

The Financial Services Register can be checked by visiting the Financial Conduct Authority website on www.fca.org.uk or by calling 0800 111 6768.