



www.yoga-insure.co.uk

Yoga Insurance Services
Saturn Building
First Point
Balby Carr Bank
Doncaster
South Yorkshire
DN4 5JQ

INTERNAL COMPLAINT HANDLING PROCEDURE

At Yoga Insurance Services Limited, we are committed to providing the highest quality of service to all our customers by working in an open and accountable way and we go that extra mile for all our customers.

We always aim to respond to all complaints in a positive manner and ensure any mistakes we've made are put right.

Your complaints provide us with valuable information and we use this feedback to continue to improve the service we provide to all our customers.

Step 1: If you haven't already, then we ask that you please contact our live chat team by logging into your customer portal at www.yoga-insure.co.uk during the hours of 9:00am to 5:30pm Monday- Friday:

All staff within the company have been trained to give a high level of service and will try to resolve any dissatisfaction where possible. If an agent is unable to reach a satisfactory resolution for you they will refer you to their line manager who will also try to resolve your complaint to the highest standard possible. You can also register your complaint to the Complaints Handling Manager directly at;

The Complaints Handling Manager
Saturn building
Yoga Insurance Services
First Point
Balby Carr Bank
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We aim to resolve your complaint within 24 hours from when we receive it, however, if this is not possible then we will acknowledge your complaint in writing within five working days. Once we have acknowledged your complaint we will perform a full investigation into the matter and ensure that all areas of the complaint are covered.

If your complaint has been resolved within 3 working days then we will send you a summary resolution letter confirm that the complaint has been resolved.

If we cannot resolve your complaint within 3 working days a final written resolution letter will then be sent to you once all investigations have been complete, within eight weeks of receiving the initial complaint. If you are still dissatisfied with either of the resolution letters offered at this point please refer to stage 2 below.

Step 2:

You may have the right to refer your complaint to the Financial Ombudsman Service; the Financial Ombudsman Service (FOS) is an independent body who have been setup to resolve disputes between customers and financial companies, including insurers.

If you choose to escalate your complaint, you may contact the Financial Ombudsman Service (FOS) or an agreed Alternative Dispute Resolution Provider (ADRP)

You must enclose a copy of the final resolution that we issued to you along with your policy number and quote "Yoga Insurance Services Limited" as the reference. The Financial Ombudsman Service can help with most complaints if you are;

- a customer
- a business with an annual turnover below £6.5m **and** fewer than 50 employees **or** an annual balance sheet below £5m
- a charity with an annual income of less than £6.5 million
- a trustee of a trust with a net asset value of less than £5 million



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The Financial Ombudsman Service can be reached at www.financial-ombudsman.org.uk or you can also write to them at The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

The Financial Ombudsman Service (FOS) is the UK's official expert in resolving complaints within the financial services industry. Complaints can be brought by, or on behalf of, customers (or potential customers) who are private individuals, micro-enterprises and small to medium size enterprises (small to medium size enterprises can bring complaints to the ombudsman as long as then have an annual turnover below £6.5m **and** fewer than 50 employees **or** an annual balance sheet below £5m).

If we agree to appoint an Alternative Dispute Resolution Provider (ADRP) you can make your complaint within 12 months after receiving our final resolution letter. A list of ADRP's can be found through the trading standards website.

You can find further information at www.financial-ombudsman.org.uk

The European Commission under EU regulation has provided an online dispute resolution platform to help you raise a complaint. If you bought your policy online, you can make a complaint at the European Commission Online Dispute Resolution website. Just so you know, this doesn't replace the service offered by the Financial Ombudsman Service.