

Membership Satisfaction

motoreasy has brought together a range of services with one aim in mind - your complete satisfaction with every aspect of your membership.

Like us, all of our service providers have their own professional desire to ensure total satisfaction and they would like to hear from you in the event that the quality of any area of service falls below your expectations.

Only through your comments can we resolve any concerns that arise and, if necessary, improve our services for the benefit of all our members. Dedicated, professional teams are there to ensure maximum satisfaction.

Complaints Procedure

If You have any enquiry or complaint about this policy, You should first send it for the attention of the Managing Director, MOTOREASY, Freepost NAT11770, Reading, RG4 8BR. Or Alternatively please refer to the specific areas of membership below.

1. Application and membership

If you have any concerns or comments regarding application, payment, renewal administration, change of vehicle or change of ownership matters, please call **0870 870 0046** or write to the address above.

2. Garage Servicing & MOT

If you have any concerns or comments about your motoreasy Premium Service, MOT or garage network performance, please call **0870 870 0047** or write to the address above.

3. Mechanical Breakdown Insurance (warranty), MOT Test Repair Insurance

If you have any concerns or comments on Mechanical Breakdown Insurance (warranty) or MOT Test Repair Insurance, please call **0870 870 0047**, or write to the address above.

If You are still not satisfied with the way We have administered Your Insurance Policy, please write to the Complaints Department, Lloyd's, One Lime Street, London, EC3M 7HA. Telephone: 020 7327 5693 Fax: 020 7327 5225 Complaints@Lloyds.com

If You are still not satisfied, You can ask the Financial Ombudsman Service at the address below to investigate Your complaint.

4. Vehicle Breakdown & Recovery Assistance - operated by Axa Assistance on behalf of Motoreasy and underwritten by Inter Partner Assistance.

If you have any concerns or comments regarding roadside assistance, roadside repairs, legal assistance, or Lifestyle services, please call **0800 870 0048** or write to the Motoreasy freepost address above.

If You are still not satisfied with the way your query is being dealt with You can write to the Quality Manager, who will arrange an investigation on behalf of the General Manager, at: Inter Partner Assistance, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR. Telephone **0870 609 0023**

If it is impossible to reach an agreement You have the right to make an appeal to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, Docklands, London E14 9SR or telephone **0845 080 1800**.

The existence of these procedures does not affect your right to take legal proceedings.

In Addition Inter Partner Assistance and Warranty Direct Ltd are members of the Financial Services Compensation Scheme (FSCS). The FSCS is a safety net for customers of financial services firms. Further information can be obtained from either initial complaints point or www.fscs.org.uk

Investigation

Your complaint will be investigated by a designated Complaint Handler. The Complaint Handler will not investigate a complaint in which he or she is directly involved in the subject matter.

Communication

- 1 Where further information is required, you will be informed why this is necessary.
- 2 Where certain events need to take place in order to remedy the situation, you will be informed of the intended action and kept advised of developments.
- 3 A clear written explanation will be given for the stance being taken - payment of any undisputed amount due under the policy will be made promptly and without prejudice to your complaint.
- 4 In the event that you remain dissatisfied, you will be advised of the options available to you to take the matter further. This may involve arbitration to referral to the Lloyd's Complaints Department.

Service Standards and Procedures

The Complaints Handler will ensure that you are kept informed in accordance with the following service standards:-

- 1 Telephone calls will be returned within 2 business days.
- 2 Receipt of your complaint will usually be acknowledged in writing on the same day, but in any event within 3 business days. The acknowledgement will include the relevant Complaint Handler's details and a copy of these procedures.
- 3 Within 3 weeks of receipt of the complaint, you will be issued with either
 - A final response; or
 - A holding response, which explains why we are not yet in a position to resolve your complaint, together with a date by which further contact will be made with you. Within 6 weeks you will receive a final response or a further holding response.
- 4 When the final response is issued, you will be notified in writing that you may refer the matter to the Financial Ombudsman Service within 6 months; a copy of the Financial Ombudsman Service's explanatory leaflet will be provided to you.

Data Protection Act 1998

The insured understands that any information provided to the Administrator and the insurers regarding them will be processed by the Administrator and the Insurers in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties.

Who regulates us?

Warranty Direct Ltd and Inter Partner Assistance are authorised and regulated by the Financial Services Authority. FSA Register Numbers are 309075 and 202644 respectively.

Our permitted business is arranging general insurance contracts.

You can check on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on **0845 606 1234**

Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS, www.fscs.org.uk

Quality researchers from our independent quality monitoring function may contact you to discuss your opinions of motoreasy and the services we provide. Please help us to enhance our performance by giving them a little of your time. Thank you.