

Our commitment to you

At Freedom Health Insurance, each of our customers is important to us, and we believe you have the right to a fair, swift, and courteous service all the time. We are committed to providing you with excellent service and exceeding our customers' expectations. If, for any reason, you are not entirely satisfied with any aspect of our service, please let us know.

We shall work to correct matters as quickly as possible and, where needed, take steps to prevent the problem happening again. We value our customers, and your feedback can help us improve the products and services we offer to you.

How to complain about the way your policy was sold

If you are unhappy with the way your policy was sold to you, you should contact your broker and ask them to investigate.

If your policy was sold by Freedom	If your policy was sold by another broker
If your policy was sold to you by Freedom, you can raise your concerns directly with us following our complaints process.	If your policy was sold to you by another broker, they will have their own complaints process, and you can ask for a copy of this.

How to complain about the way your policy or claim was administered

Freedom administers policies and claims on behalf of the insurance company which underwrites your policy; the name of the insurance company which underwrites your policy will be shown at the top of your certificate of insurance. Freedom usually has authority to investigate and respond to all types of complaint on behalf of the insurance company, and we will usually respond directly to you about your complaint on their behalf whilst letting the insurance company know what has happened.

However, although we might reply to your complaint directly, the insurance company remains legally responsible for the way your policy and claim is administered because it is providing the insurance contract.

How to contact Freedom to make a complaint

You can raise your concerns by writing to the Chief Operating Officer ('COO') of Freedom Health Insurance, County Gates House 300 Poole Road, Poole BH12 1AZ. Alternatively, you can send an email to complaints@freedomhealthinsurance.co.uk.

You do not have to put your complaint in writing and, if you prefer, you can ask one of our advisors to register a complaint on your behalf over the phone. However, we do find it beneficial to receive complaints in writing as it gives the person making the complaint the opportunity to make sure their concerns have been fully expressed, and there is no risk of a misunderstanding. We would also like to know how we can help resolve your complaint to your satisfaction.

What will happen next?

We will acknowledge your complaint in writing within five working days and let you know who will be investigating your complaint and what will happen next. We will then aim to provide you with a final response within four weeks of receipt of your complaint which will tell you whether we agree with your complaint and, if not, why not. If we do agree with your complaint, we will also tell you what steps we will take to put things right.

Sometimes, a complaint may require a more in-depth investigation and we will need a longer time to investigate the complaint. We aim to resolve these more in-depth complaints within no more than eight weeks. We will tell you if this is the case with your complaint.

Taking your complaint further

If you are unhappy with our response, or if we have not replied within eight weeks, you may have the right to refer your complaint to the Financial Ombudsman Service ('FOS').

The FOS provides a free and independent service for resolving complaints with financial services firms but will only consider your complaint if you have given us the opportunity to resolve the matter first and you must refer your complaint to the FOS within six months of our final decision letter.

If you do not refer your complaint in time, the FOS will not have our permission to consider your complaint. If you do contact the FOS, this does not affect your right to take legal action if you are dissatisfied with, and do not accept, the outcome of the review.

How to contact the Financial Ombudsman Service

You can contact the FOS:

- by phone: 0800 023 4567.
- in writing: Exchange Tower, Harbour Exchange, London, E14 9SR.
- using their 'online contact us' form available at [Make a complaint – Financial Ombudsman service](#).

More information about the Financial Ombudsman Service is available on its website at www.financial-ombudsman.org.uk.