



Our Guide to handling your Pet Complaint if your policy starts with ADMM or ADMP

Because you matter to us

We are dedicated to delivering a first class level of service to all customers. We welcome any comments on the services we provide. We accept that things can occasionally go wrong and would encourage you to tell us about any concerns you have so that we can take steps to make sure the service you receive meets your expectations in the future.

How to make a complaint

We understand that making a complaint can be stressful in itself. That's why we want you to be able to complain in any way you choose.

Complaint about your claim	Complaint about your policy
Tel: 0333 777 7362	Tel: 0330 333 5888
Email: claims@admiralpetclaims.co.uk	Email: customerassurance@admiral.com
Write: Claims Quality Manager Admiral, Claims Department, Ty Admiral, David Street, Cardiff CF10 2AA	Write: Complaint Manager Admiral, Ty Admiral, David Street, Cardiff CF10 2AA
Fax: 0333 222 5770	Fax: 0330 333 5886

Response time

Where we are unable to resolve your complaint by the end of the third working day after receipt, you can expect the following from us:

- Acknowledgement of your complaint in writing within 5 working days of receipt. This will state who is handling the complaint.
- We will aim to resolve your complaint within 4 weeks of receipt, unless the matter is very complicated, such as where other organisations need to be contacted. Where this is the case, we will still let you know what action is being taken and tell you when we expect to provide you with a final response.

- Our goal is to ensure that you receive a final response letter within 8 weeks of receipt of your complaint. If we are still unable to provide you with a final response at this stage, we will write to you explaining why, and advise when you can expect a final response. At this point you may refer your complaint to The Financial Ombudsman Service (see below).

What is a final response?

Your final response should clarify the final position in relation to your complaint and any actions agreed going forward. Your final response can be sent in the post or by email.

The Financial Ombudsman Service

You may go directly to The Financial Ombudsman Service with your complaint but the Ombudsman will only review your complaint at this stage with your insurer's consent. However, we are still required to follow the procedure and timeframes stated above in the Response Time section.

If more than 8 weeks from the date of your complaint has passed and you have not received a final response, you may refer your complaint to the Financial Ombudsman Service.

If you have received a final response but are dissatisfied, you have the right of referral to the Financial Ombudsman Service within 6 months of the date of the final response letter.

You have the right to refer your complaint to the Financial Ombudsman Service, free of charge.

Contact details for FOS

Tel: 0300 123 9123

or: 0800 023 4567

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Address: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

The Financial Ombudsman Service will consider your complaint totally impartially and we are bound by their decision.