

## Customer Complaints Procedure

### Our Commitment

We aim to provide excellent service. If we fall short, we will handle your complaint professionally and fairly.

### How to Make a Complaint

Post: Complaints Department, Cover-More Blue Insurance Services Ltd, Suite 11, Fifth Floor, No. 2 Stemple Exchange, Blanchardstown Corporate Park, D15 E4FN

Phone: (01) 513 5976

Email: [customercomplaints@covermore.com](mailto:customercomplaints@covermore.com)

### Acknowledgement

We reply to all complaints in writing by email. If unresolved within 5 working days, we send a formal acknowledgement. For verbal complaints, we confirm our understanding and ask you to correct if needed.

### Investigation

Our Complaints Department reviews all relevant records and reports. We aim to resolve complaints within 40 business days. Updates will be provided at least every 10 business days. If we cannot respond within 40 days, we will explain why and advise you of your right to contact the Financial Services and Pensions Ombudsman (FSPO).

### Final Response

After investigation, we will send a written response within 40 business days. If you are unhappy, you can refer the matter to the FSPO (free of charge).

Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, D02 VH29

Email: [info@fspo.ie](mailto:info@fspo.ie)

Telephone: (01) 567 7000

Website: [www.fspo.ie](http://www.fspo.ie).

### Continuous Improvement

We analyse complaints and FSPO decisions to improve our processes, staff training and level of service provided to all customers.