

A guide to customer complaints

Our customers are at the heart of our business. We want you to be happy with our service and our products, but we appreciate that sometimes things can go wrong. When this happens, we will do our best to deal with the matter quickly and fairly.

This guide explains how we deal with complaints and how to refer a complaint to the Financial Ombudsman Service if you are unhappy with the outcome.

Our approach

If you are not completely happy with our service or a claim decision, please speak to your usual contact who will try to resolve the issue for you immediately. However, if they are unable to do so, they will refer your complaint to our Complaints Team. Alternatively, you can contact the Complaints Team directly.

Complaints

Phone: 0345 600 6763

Email: complaints@unum.co.uk

Address: Complaints Team
Unum
Milton Court
Dorking
Surrey
RH4 3LZ



Our process

1. Acknowledging your complaint

For more complex cases, we may not be able to resolve your complaint immediately. If not, we will write to you confirming we have received your complaint within 5 working days of its receipt.

2. Updates

While we are investigating your complaint, we will keep you regularly updated. If your complaint has not been resolved within 8 weeks, we will explain why it remains unresolved and inform you of your right to refer the matter to the Financial Ombudsman Service (FOS). Please note that some cases may not be eligible for referral to the FOS.

3. Our Final Response

We will provide a written Final Response which will include:

- ➡ The outcome of the complaint
- ➡ Responses to each issue raised in your complaint
- ➡ How we came to the decision
- ➡ FOS rights

Please note:

- While our Final Response ends Unum's complaints procedure, we will co-operate fully with the FOS if you choose to refer the matter to them.
- You must refer any complaint to the FOS within 6 months of the date of the Final Response letter.

The Financial Ombudsman Service

The Financial Ombudsman Service is an independent complaints resolution service that is free to consumers. Their contact details are:

Address: Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Consumer helpline: 0800 023 4567

For mobiles: 0300 123 9123

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

Web: www.financial-ombudsman.org.uk