

Complaints Guide

What to do if you have a complaint

We always try to provide our Members with the very best service, but we recognise that we might not always get things right first time. If you are not completely happy with any aspect of your cover with us or our service, please let us know as soon as possible so we can try to put things right for you. If you want to make a complaint about your cover for any reason, you can let us know by phone or email using the usual contact details notified to you. Alternatively, you can write to us at:

Activities Industry Mutual Limited,
Floor 3, Westcombe House, 2/4 Mount Ephraim,
Tunbridge Wells,
Kent, TN4 8AS.

When you get in touch with us, you'll need to tell us your contact details including membership number, what's gone wrong and what you would like us to do to put things right. We will try to resolve your complaint within three working days, however if we are unable to do so, we will write to you to acknowledge receipt, advise who is dealing with the complaint and what steps are being taken. You will be kept fully informed of the progress of your complaint until it is concluded.

The mutual covers are provided by the Mutual on a discretionary basis up to the limit of the Mutual's retention. Provision of discretionary cover is not regulated by the Financial Conduct Authority and therefore there is no ultimate right of referral to the Financial Ombudsman Service.

Arrangement of Insurance Products

In addition to providing you with discretionary protection, the Mutual may arrange insurance for you. If you wish to complain about our service in arranging insurance for you and if you are not satisfied with our final response, or if eight weeks have passed since you first complained and you have not received our final response letter, you may be able to refer the matter to the Financial Ombudsman Service (FOS). Any complaints about the insurance or the services provided by the insurer should be made to the insurer under their complaints procedure.

The FOS can be contacted directly at:

Financial Ombudsman Service,
Exchange Tower,
London, E14 9SR.
Email: complaint.info@financial-ombudsman.org.uk

Phone: 0800 023 4567 or 0300 123 9123

Their service is free, impartial and contacting them will not prejudice your complaint or legal rights.