

Complaints Guide

Our cover and service

We always try to provide our Members with the highest standard of service at all times, but we realise that sometimes things can go wrong. If you are not completely happy with any aspect of your cover or our service, please let us know so that we can try and put things right for you, as quickly as possible.

If you have a complaint about a claim, your cover or our service you can:

- call us on 01892 893 225 or
- email us on manager@activitiesindustrymutual.co.uk or
- write to us at
Activities Industry Mutual Limited
90 Fenchurch Street
London
EC3M 4ST

If you email or write to us it is helpful if you can tell us:

- your contact details including your business and mobile telephone numbers
- your Membership number
- what has gone wrong and what you would like us to do put things right
- the name of anyone at the Mutual you have already spoken to about the problem

We take all complaints seriously and we will always try to sort out your complaint as quickly as we can. Sometimes we need to make detailed enquiries and if we do we will write to you within 3 business days to:

- confirm we have received your complaint
- tell you what we are doing
- confirm the member of our team dealing with your complaint
- provide you with a copy of our Complaints process.

We may ask you for more information but we will do our best to sort out your complaint without involving you any more than we need to.

If we have not given you our final response within 4 weeks of acknowledging your complaint, we will write to tell you how we are getting on with our enquiries and let you know when we will be able to send you our final decision.

If we cannot give you our final decision in 8 weeks, we will let you know when we expect to send you a final decision and what you can do next if you do not wish to wait any longer.

If we send you our final response within 8 weeks, we will tell you what you can do next if you are not happy with the outcome of your complaint.

If at any time you have any questions, or if you are not happy with the way we are dealing with your complaint, please let us know straight away.

This Complaints process does not affect your right of legal action against us.

Arranging insurance for you

As well as providing you with discretionary cover, we may arrange insurance for you.

If you wish to complain about our service in arranging insurance for you and:

- you are not satisfied with our final response; or
- if 8 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). Their service is free, impartial, and contacting them will not prejudice your complaint or legal rights. You can contact the FOS by:

- phone: 0800 023 4567 or 0300 123 9 123 or
- email: complaint.info@financial-ombudsman.org.uk or
- using the online form at: <https://www.financial-ombudsman.org.uk/contact-us/complain-online>

Any complaints about the insurance or the services provided by an insurer should be made to the insurer directly, under their complaints procedure.

QBE UK Limited

If you wish to make a complaint about the insurance or service you have received from QBE UK Limited under Section 8 Employers' Liability. You can:

- call them on 020 7105 5988 or
- email them at customerrelations@uk.qbe.com or
- write to them at
Customer Relations
QBE European Operations
30 Fenchurch Street
London EC3M 3BD

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