

# Summary of our complaints procedure

## How Zego handles complaints

We aim to treat our customers fairly at all times, especially when they feel they have cause for complaint. We investigate all complaints seriously to make sure that we can address any issues with our products and services.

Our customer service team are trained to recognise, acknowledge and record complaints. Our senior management team ensure that all complaints are governed and assessed in line with regulatory compliance.

## Once we have received a complaint

An investigation will take place to find out the cause of the complaint so that we can offer a resolution.

If we are unable to resolve the issue within the same day that the complaint has been made then we will send you an **acknowledgement letter via email**. This will acknowledge that we have received the complaint, provide a link to the T&Cs on our website and advise of the next steps that will be taken.

We promise to keep you informed during the investigation of your complaint via the method of your choosing.

## Complaints resolved within 3 business days

If the complaint can be resolved within 3 business days then we will send a **summary resolution communication letter via email** which will outline the result of our investigation and offer our response.

If you are not satisfied with the outcome you will be eligible to contact the Financial Ombudsman Service. Further information is included below.

## Complaints not resolved within 3 business days

If we have not resolved your complaint within 4 weeks we will send another formal confirmation outlining the reason for delay. If we are unable to resolve the complaint within 8 weeks you will be sent a **final response letter** via email and referred to our alternative dispute resolution service (FOS).

Once our investigations are complete we will issue a **final response letter** which will outline the result of our investigation and offer our response.

**Tel:** 020 3308 9800

**Email:** [compliance@zegocover.com](mailto:compliance@zegocover.com)

**Web:** [www.zegocover.com](http://www.zegocover.com)

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## The Financial Ombudsman Service (FOS)

If you are dissatisfied with the outcome of your complaint once we have issued either the **summary resolution communication** or **final response letter** you will now be eligible to contact the Financial Ombudsman Service (FOS).

The full contact details for the Financial Ombudsman Service are detailed below:

**Write to:** Financial Ombudsman Service, Exchange Tower, London, E14 9SR  
**Phone:** 0800 0 234 567 (free from landlines) or 0300 123 9 123 (charged at a national rate)  
**Email:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
**Website:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## The ODR (Online Dispute Resolution)

If you purchased your policy online you also have the right to refer to the online dispute resolution service offered by the European Commission. You can access the platform here:

<https://ec.europa.eu/consumers/odr/main/?event=main.home.show>