

## **Because you matter to us**

At Evolution Insurance, we are committed to providing the best possible service. However, we understand there may be times when we do not meet your expectations. We want all our customers to let us know straight away if they are unhappy. We believe handling complaints is an invaluable learning tool.

### **If you need to make a complaint**

We aim to resolve your complaint quickly and efficiently. We want to:

- > Make it easy for you to tell us about your complaint.
- > Carry out a full investigation.
- > Give your complaint our careful attention.
- > Provide a thorough account of our actions.
- > Make sure you are happy we have handled your complaint fairly.

### **How to make a complaint**

We understand that making a complaint can be stressful in itself. That's why we want you to be able to complain in any way you choose.

Call us: 01799 512030

Email us: [complaints@evo-insurance.com](mailto:complaints@evo-insurance.com)

Write to: The Compliance Officer, Evolution Insurance Company Limited, 5/5 Crutchett's Ramp, Gibraltar. GX11 1AA

### **How soon will we deal with your complaint?**

We will contact you initially within three working days of receiving your complaint. We will either respond with a full reply or send you an acknowledgement letter, which will tell you:

- > Who is dealing with your complaint; and
- > When we will contact you again

Once we have sent you an acknowledgement letter, we will investigate your complaint fully and write to you with our findings. If your complaint is particularly complex, we may need to spend longer investigating it. In these cases, we will keep you up to date on our progress. In all cases we will respond to your complaint within 8 weeks, in line with the deadline set by the Gibraltar Financial Services Commission and the Financial Conduct Authority.

### **If you are unhappy with the way we are handling your complaint**

If at any time, you are unhappy with the way we are handling your complaint, you can ask to have it reviewed at a higher level.

## **The Financial Ombudsman Service**

We try to resolve all complaints internally. However, if you remain unhappy with our response to your complaint, or if we have not resolved it 8 weeks after you first told us about it, you may have the right to refer your complaint to the Financial Ombudsman Service. If you want the Financial Ombudsman Service to look into your complaint, you must refer it to them within 6 months of the date of our final response to you. You can contact them at:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Tel: 08000 234 567

Or: 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The Financial Ombudsman Service offers a free independent service, and they can help with most financial complaints. For further information you can visit their website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).