



Mind The Gap Year™ Brokers Complaints Procedure

At Mind The Gap Year™ Brokers we wish to ensure that our customers are treated fairly. If you are dissatisfied with our service, the insurance, or the claims and assistance company you may complain to us.

It is important to us, (and you), that our process for handling your complaint is clear and we will keep you informed of its progress.

The Financial Services Authority lay down criteria in the handling of complaints with which we must comply. These are designed to ensure that complaints are handled fairly, consistently and in a prompt effective manner.

You can complain to us by letter, email, fax or verbally. Any complaint regarding the insurance or our service or that of our agents must be sent to the Managing Director Mind The Gap Year™, West House, West Street, Haslemere, Surrey, GU27 2AB. Tel 0845 180 0060, Fax 01428 645209, email info@mindthegapyear.com.

How we will deal with your complaint

Once we have received your complaint we will attempt to contact you within 48 hours. If we are unable to because the complaint needs further investigation or we are unable to contact you we will acknowledge receipt within 5 working days. The person who will handle your complaint is the Managing Director.

We will attempt to resolve your complaint within 4 weeks. If this is not possible we will send you an interim response which will tell you why we have not been able to resolve your complaint and tell you how much longer it will take.

If we have not resolved your complaint within 8 weeks we will write to you giving the reason we are not in a position to make a response indicating a new timetable. If you are dissatisfied with our response you may refer to the complaints procedure on your policy. This tells you, you may complain to the Underwriting Agent who is:

Optimum Underwriting Ltd, Bales Court, Barrington Road, Dorking, Surrey, RH4 3EJ.

If you are still not satisfied with their response you may complain to the insurance company which is Groupama Insurance Company Ltd, 24-26 Minories, London, EC3N 1DD.

If you are still not satisfied with the response you may complain to the Financial Ombudsmen Service, South Quay Plaza 2, 183 Marsh Wall, London, E14 9SR.

We would like to restate that Mind The Gap Year™ takes all complaints extremely seriously. We will strive to ensure that they are dealt with in a fair and equitable manner and that a satisfactory conclusion is reached.

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