

If you have a complaint about your insurance product or the service you have received, please find guidance below.

Ticker strives to do everything to ensure our clients receive the best possible service. If you are not satisfied with the level of service provided by us, we will endeavour to resolve this as soon as possible.

If you consider that you have cause to complain, the following information will assist you in:

- How to make a complaint
- The procedures we are committed to follow to ensure your complaint is dealt with promptly, fairly and effectively
- What options are open to you if you are not satisfied with our response

How to make a complaint

If you wish to complain, you can contact us at any time by emailing customerrelations@ticker.co.uk or starting a chat in your Ticker app or at [ticker.co.uk](https://www.ticker.co.uk).

Our complaints handling procedure

1. We will aim to resolve your concerns at the earliest possible stage. We will thoroughly investigate your complaint and usually, will be able to provide you with our summary resolution communication by close of business on the third working day. If this is not possible, we will promptly acknowledge your complaint in writing within five days of receiving your complaint.
2. We will keep you regularly informed of our progress and the measures being taken to resolve your complaint. If our response is not issued within four weeks of the date we received your complaint, we will issue a letter to you explaining why we have been unable to resolve your complaint and indicate when we will make further contact. You are welcome to contact us at any time to check the status of our investigation.
3. If you are unhappy with our response, or after eight weeks, you are still waiting for us to respond, you can refer your complaint to the Financial Ombudsman Service (FOS). The FOS will only consider your complaint if:
 - We have had an adequate opportunity to resolve your complaint first.
 - You are either a private individual or an enterprise involved in economic activity that employs fewer than 10 persons and has a turnover or annual balance sheet that does not exceed €2 million.
 - You've contacted them within six-months of receiving the final response to your complaint.

The FOS can be contacted by:

- Web: financial-ombudsman.org.uk/consumer/complaints
- Telephoning: 0300 123 9123 or 0800 023 4567
- Email: complaint.info@financial-ombudsman.org.uk

- We will provide whatever assistance we can to the FOS and abide with their final decision.
- Your right as a client to take legal action remains unaffected by the existence or use of any complaints procedures referred to above. However, the FOS will not adjudicate on any cases where litigation has commenced.

4. If your complaint concerns the provision of (or failure to provide) a service by another firm authorised by the Financial Conduct Authority, such as the insurer, we will promptly refer your complaint to them to handle accordingly. In these circumstances we will provide you with the full contact details for the relevant firm.

5. Online Dispute Resolution - The European Commission has established an Online Dispute Resolution Platform (ODR Platform). It is specifically designed to help customers resident in the European Union (EU) who have a complaint about goods or services bought online from traders established in the EU. You can submit your complaint online through the ODR platform in any of the official languages of the EU using the following link: ec.europa.eu/odr.

As the ODR platform will ultimately re-direct your complaint to the Financial Ombudsman Service, you may prefer to contact us or the Financial Ombudsman Service directly in the first instance.

If using the ODR Platform you may find the following information helpful:

- Our name: Ticker Limited
- Our email: customerrelations@ticker.co.uk
- Our website address: ticker.co.uk
- Our geographic address: The Old Byre, Peper Harow, Godalming, Surrey, GU8 6BQ

Office of the Arbiter for Financial Services

You may also be able to refer your complaint to: Office of the Arbiter for Financial Services, 1st Floor St Calcedonius Square, Floriana FRN 1530 Malta, telephone (+356) 212 49245 if you're not satisfied with our final response or we haven't responded within 15 working days. You'll have to pay €25.00 at the time of making your complaint to the Arbiter to use this service.

For more information on the Office of the arbiter for Financial Services and its complaints process, please visit financialarbiter.org.mt.

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