



A Member of the **Z** Zurich Insurance Group

Claims and complaints information

Making a claim

To make a claim or report an incident, please contact Towergate Insurance on the number below. 01732 228 711

Our complaints procedure

Our commitment to customer service

We are committed to providing a high level of customer service. If you feel we have not delivered this, we would welcome the opportunity to put things right for you.

Who to contact in the first instance

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with your broker as they will generally be able to provide you with a prompt response to your satisfaction.

Your Broker's details are:

Post: Towergate Insurance

26-28 Pembroke Road

Sevenoaks Kent TN13 1XR

Telephone: 01732 228 711

Fax: 0844 892 1301

Email: rowing@towergate.co.uk

Website: www.rowinginsurance.co.uk

Many complaints can be resolved within a few days of receipt

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

Next steps if you are still unhappy

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk.

You can also contact them as follows:

Post: Financial Ombudsman Service

Exchange Tower

London E14 9SR

Telephone: 08000 234567

(free on mobile phone and landlines)

Email: complaint.info@financial-ombudsman.org.uk

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from Citizens Advice (or a similar service) or seek legal advice.

Arranged by Towergate Insurance.

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Navigators & General

Brighton PO Box 3707, SN4 4AX Tel 01273 863400 Fax 01273 863401 email enquiries@navandgen.co.uk www.navandgen.co.uk

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A public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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