

## COMPLAINTS

We aim to provide a first class standard of service at all times but appreciate that there may be occasions when you feel this objective has not been achieved. When this happens we will do our very best to address the issue as soon as possible.

## WHAT TO DO

If you have a question or concern about your policy you should, in the first instance follow the guidance notes or instructions in the Insurance documentation you have been sent. Your Broker will also be able to advise you and provide assistance in this regard.

Alternatively, if you wish to contact us directly you can either write or telephone:

Complaints Manager  
ERGO Versicherung AG, UK Branch  
MUNICH RE GROUP offices  
Plantation Place – 3rd floor  
30 Fenchurch Street  
London EC3M 3AJ

Telephone: +44 (0)20 3003 7130

Main: +44 (0)20 3003 7000

Email: [complaints@ergo-commercial.co.uk](mailto:complaints@ergo-commercial.co.uk)

In the event that you remain dissatisfied you may have the right to refer the matter to The Financial Ombudsman Service. The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services, they can normally deal with complaints from private individuals and from small organisations; further information is available from:

Financial Ombudsman Service (FOS)  
Exchange Tower  
London  
E14 9SR

Helpline: 0800 0234 567 (+44 20 7964 0500 if outside UK)

Switchboard: 020 7964 1000

Facsimile: 020 7964 1001

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

Website: <http://www.financial-ombudsman.org.uk>

If you were sold this product online or by other electronic means and within the European Union (EU) you may refer your complaint to the EU Online dispute Resolution (ODR) platform. Upon receipt of your complaint the ODR will escalate your complaint to your local dispute resolution service – this process is free and conducted entirely online. You can access the ODR platform on <http://ec.europa.eu/odr>. For the UK the relevant dispute resolution service is the Financial Ombudsman Service.