

Complaints

Overview

It is our intention to keep our promises. However, we do appreciate that occasionally we may fail to meet your requirements. We have in place a process to receive and investigate your complaints and we use your feedback to identify improvements to the service which we offer.

If you feel you have cause for complaint you can contact us by email or in writing. We will acknowledge receipt of your complaint which will be assigned to the Compliance Officer or the Group Chief Risk Officer for review.

How to make your Complaint

In accordance with the guidance in your policy documentation you should address your complaint to your broker/ financial services provider.

Alternatively, you may contact us providing the following information:

- Your name, full address, telephone number and email address (if you have one)
- The nature and details of your complaint
- Your policy or claim number

Please contact us through email or in writing as follows:

Email us at

will@evo-insurance.com

Write to us at

Will Bidwell
Evolution Insurance Solutions Limited
53a High Street
Saffron Walden
CB10 1AA

Referring your Complaint

If you remain dissatisfied following the final written response to your complaint, you may be eligible to refer your case to the UK Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates complaints in the UK financial services industry.

The FOS can only consider your complaint once you have received a final decision. You have six months from the date of the final response to refer your complaint to the FOS. You can contact the FOS using the following details:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR

Tel: 020 7964 1000
Fax: 0207 964 1001

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

Web: www.financial-ombudsman.org.uk

The Financial Ombudsman Service will handle most complaints, but there may be some instances that fall outside of its authority. The Ombudsman's decision is binding upon us, but complainants are free to reject it without affecting their legal rights.

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About bonds-direct.com

Bonds Direct is a trading name of Evolution Insurance Solutions Limited a company registered in England & Wales under company number 06092127. It is authorised and regulated by the Financial Conduct Authority FRN 472438. The registered address is:

Evolution Insurance Solutions Limited
53a High Street
Saffron Walden
CB10 1AA