COMPLAINTS PROCEDURE

How to raise a concern and what happens next

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Our commitment

We aim to provide professional and fair protection insurance advice. If something goes wrong, we want to hear about it and will work with our regulatory principal to investigate fairly and put things right where appropriate.

What is a complaint?

A complaint is an expression of dissatisfaction, whether spoken or written, about our service, conduct or the way a matter has been handled. You do not need to use the word "complaint" or complete a special form.

How to complain

You can complain by telephone, email or post using the contact details at the end of this document. Please tell us what happened, when it happened, what you are unhappy about and what outcome you would like. We will not refuse to consider a complaint simply because some of this information is unavailable.

How we handle complaints

We will acknowledge complaints promptly, review relevant information fairly, keep you informed and coordinate with Cornerstone Insurance, our FCA-authorised principal, under the applicable complaints arrangements. We will explain the outcome and any action or redress offered.

When you will hear from us

Where a complaint is resolved by the close of the third business day after receipt, a summary resolution communication may be issued where required. Otherwise, we will normally issue a final response within eight weeks of receipt for complaints subject to the FCA DISP eight-week rules. If a final response cannot be given by then, we will explain the delay and relevant Financial Ombudsman Service referral rights.

Financial Ombudsman Service

If you are an eligible complainant and are dissatisfied with the final response, or the applicable response deadline passes without a final response, you may be entitled to refer the matter to the Financial Ombudsman Service. Usually, referral must be made within six months of the final response, subject to applicable rules and exceptions. Website: www.financial-ombudsman.org.uk | Telephone: 0800 023 4567.

Data protection complaints

Concerns about how we use your personal information can also be raised with us. You may have the right to complain to the Information Commissioner's Office (www.ico.org.uk). Financial services and data protection complaints may follow different routes.

Continuous improvement

We use complaint feedback to identify trends, address underlying problems and improve our advice and customer support.

Regulatory information

Your Life Cover is a trading name of YCUK Limited (Company Registration Number: 14186983). YCUK Limited is an Appointed Representative of Cornerstone Insurance, which is authorised and regulated by the Financial Conduct Authority. YCUK Limited's FCA Firm Reference Number is 1062964.

Get in touch

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