

How do I make a claim?

You may first wish to contact your insurance broker or advisor for advice or help with your claim, but you can of course contact us directly 24 hours a day, 365 days a year.

Call 0330 134 8186 or e-mail claimspost@coveainsurance.co.uk or

- Home Emergency call 0330 134 8162
- Legal Protection call 0330 134 8164

Before you get in touch it will help us if you have:

- Your policy number
- Details of how the incident occurred

How do I make a complaint?

If you wish to make a complaint you should contact the relevant company stated below for each section:

Covéa Insurance

The Customer Services Manager, Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX.
Telephone: 0330 134 8161 - E-mail: information@coveainsurance.co.uk

Home Emergency

Home Emergency team, Sedgwick International UK, Oakleigh House, 14-16 Park Place, Cardiff, CF10 3DQ
Telephone: 0345 601 3353 - E-mail: HEcomplaints@uk.sedgwick.com

Legal Protection

Customer Relations Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.
Telephone: 0117 934 0066 - E-mail: customerrelations@das.co.uk

In all instances, if you remain dissatisfied, you also have the right to refer your complaint to:

The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR.
Telephone: 0800 023 4567 or 0300 123 9 123.
E-mail: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Whilst we are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure does not affect your right to take legal action. A copy of each Insurer's complaints handling procedure is available on request.

Would I receive compensation if the insurer is unable to meet its liabilities?

All of the Insurers who provide insurance protection under Executive Home are covered by The Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations. Further information is available from The Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St. Botolph Street, London, EC3A 7QU or at www.fscs.org.uk