

Complaints Procedure

At Altitude Insurance Ltd we pride ourselves on the product(s) and/or service(s) that we offer to you however, we understand that we may not get things right all of the time. If, for whatever reason, you are ever dissatisfied with any aspect of our product(s) and/or service(s), we want to know.

We have set guidelines that are adhered to in the event of a complaint being received, these are as follows: -

For your information:

Written Complaint - will be dealt with per the terms set out below.

Oral Complaint – please advise if you wish for your complaint to be dealt with per the terms set out below, otherwise we will aim to resolve your complaint to your satisfaction without the need for the process below.

Complaints resolved to your satisfaction within 5 business days – are not subject to the below however, a record will be kept of the occurrence and resolution.

1. Upon receipt of your complaint, a formal acknowledgement (which will include our understanding of your complaint and initial thoughts on resolution) will be provided to you either by registered mail or email within 5 business days.
2. Laura Durcan, Director of Altitude Insurance Limited will be appointed as your point of contact in relation to the complaint until the complaint is resolved or cannot be progressed further.
3. We will provide you with regular updates on the progress of the investigation into your complaint at intervals not greater than 20 business days, starting from the date at which the complaint was made.
4. We will attempt to investigate and resolve your complaint within 40 days of receipt.
5. In the event that we are not able to complete investigations and/or resolve your complaint within 40 days we will inform you of the anticipated timeframe in which we do hope to resolve your complaint. At this point in time, we will advise you that you are able to refer the matter to the Financial Services Ombudsman if you wish and provide you with their contact details.
6. Within 5 days of the completion of the investigation we will provide you with –
 - a) The outcome of the investigation
 - b) Where applicable, the resolution being presented and the terms of any offer or settlement being made
 - c) Details of the Financial Services Ombudsman, including contact details, in case you wish to take the matter further

In order to ensure that we provide the best product(s) and/or service(s), any and all complaints are logged on our systems and are analysed on a regular basis so that we may learn and react accordingly to any feedback received.