

## **Insurance products complaints procedure**

Should you wish to complain to NWG Property Solutions about an insurance product that you have purchased through a link on our website, please write to us at the following address:

Property Solutions Manager  
NWG Property Solutions  
Boldon House  
Wheatlands Way  
Pity Me  
Durham  
DH1 5FA

E-mail: [propertysolutions@nwl.co.uk](mailto:propertysolutions@nwl.co.uk)

NWG Property Solutions will:

1. Respond to you in writing within 10 working days to let you know that we have received your complaint.
2. At your request, correspond with anyone acting on your behalf.
3. Respond to you in writing within eight weeks, telling you whether or not your complaint has been upheld, or advising why it is that we need more time to look into matters.
4. Respond to you in writing with our final response.

If you are not happy with our response, or we reject your complaint, or you do not hear from us within eight weeks, the Financial Ombudsman Service may be able to help you. This is a free service for settling disputes between financial services firms and their customers. It can deal with a wide range of financial matters. The Financial Ombudsman Service will ask us to explain what we think happened and then decide whether to uphold your complaint.

You should not contact the Financial Ombudsman Service until you have received a final response from us, or it has been eight weeks since you complained. It is important that you contact the Financial Ombudsman Service within six months of receiving our final response, as otherwise it may not be able to assist you with your complaint.

If you do not want to accept a decision by the Financial Ombudsman Service then as a last resort you may be able to take your case to court. You would usually start civil legal action in the county courts in England.