

### Carrot Insurance External Complaints Procedure

Carrot Insurance will do its best to provide you with a high level of service and customer care every time. However, sometimes things can go wrong and we may fail to meet your expectations. Our internal complaints procedures allow us to deal with complaints fairly, effectively and promptly. If you think we have let you down, please tell us why.

#### Our internal complaints procedure

Our internal complaints handling procedures follow the guidelines of the Financial Conduct Authority (FCA) as set out in their handbook.

#### What you need to do if you have a complaint

You should raise your complaint with us by telephone, email, letter, and fax or in person to:

#### Carrot Insurance

Complaints  
Carrot Insurance  
Global House  
Westmere Drive  
Crewe Business Park  
CW1 6ZD

0333 355 1725

complaint@carrotinsurance.com

#### How we will handle your complaint

We will:

- Endeavour to resolve your complaint as quickly as possible
- Acknowledge your complaint promptly and in writing
- Advise you of the person dealing with your complaint and how you can contact them
- Provide a final response to your complaint within 8 weeks of receipt

#### If we cannot reach a resolution

If you are dissatisfied with our response, you can refer your complaint to the Financial Ombudsman Service (FOS). The address is given below:

#### Financial Ombudsman Service

Address: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Tel.: 0800 023 4 567

Web: <http://www.financial-ombudsman.org.uk/>