

# FREEMAN BROTHERS

FUNERAL DIRECTORS



## Prepaid Funeral Plan Complaint Handling Policy

# Prepaid Funeral Plan Complaint Handling Policy

We are committed to providing a service of the highest quality and we take any complaint seriously. If at any time you would like to discuss how our service could be improved, or you are dissatisfied with the service you are receiving, we ask that you bring your concern to our attention.

## Step One- Notification to us

We will investigate any expression of dissatisfaction made by, or on behalf of, an eligible complainant about Freeman Brothers' prepaid funeral plan products and the associated customer service provided.

You can contact us

- by writing to Complaints, Freeman Brothers, 9 North Parade, Horsham RH12 2BP
- by telephoning 01403 254590
- by emailing [funeralplans@freemanbrothers.co.uk](mailto:funeralplans@freemanbrothers.co.uk).

### What happens next?

Where we cannot immediately resolve an issue to your satisfaction, it becomes a complaint that we will do all we can to resolve within three business days. If we are able to do this, we will write to you to tell you what we have done to resolve the problem. If we are unable to resolve your complaint within three business days, we will acknowledge your complaint and let you know when you can expect a full response.

We will:

- Promptly acknowledge the complaint in writing (i.e. by letter or email)
- Make contact with you to seek clarification on any points (where necessary)
- Investigate the complaint fully
- Keep you informed of our progress
- Discuss with you our findings and proposed response

You will receive contact from us advising on progress if we cannot respond immediately. We will let you have our final response as soon as possible and not later than eight weeks from receipt of your complaint. The timescale can be dependent on the complexity of the case.

### Our investigation approach

We will:

- establish the nature and basis of your complaint;
- deal with complaints promptly and fairly;
- give complainants clear replies and, where appropriate, fair redress.

## Eligible Complainants

It is our policy to treat all complainants the same, however eligible complainants are legally defined and have additional rights in law that we must acknowledge and adhere to.

The Financial Conduct Authority complaints rules apply where:

- the complaint is made by, or on behalf of, an eligible complainant, and
- relates to regulated activity, and
- alleges that the complainant has suffered (or may suffer) financial loss, material distress, or material inconvenience.

## Complaints settled within three business days

Complaints settled to your satisfaction within three business days can be recorded and communicated differently. Where we consider a complaint to be resolved to your satisfaction within this period, we will promptly send you a 'Summary Resolution Communication', which is a written communication from us that:

- gives reference to the fact that the complainant has made a complaint;
- informs the complainant that Freeman Brothers now considers the complaint to have been resolved;
- informs the complainant that, if they subsequently decide they are dissatisfied with the resolution of the complaint, they may be able to refer the complaint to the Financial Ombudsman Service;
- provides the website address of the Financial Ombudsman Service and references to the availability of further information on that website.

## Complaints not settled within three business days

1. If unresolved at four weeks, we will provide you with an update on the progress of your complaint.
2. If resolved by eight weeks, we will provide you with our final response.
3. If unresolved at eight weeks, we will inform you of your right to escalate to the Financial Ombudsman Service.

## Final Response

This will set out clearly our decision and the reasons for it. If any compensation is offered then a clear basis of the calculation will be shown. We consider a complaint closed when we have made our final response to you. This does not prevent you exercising any rights you may have to refer the matter to the Financial Ombudsman Service.

## Step Two- the Financial Ombudsman Service

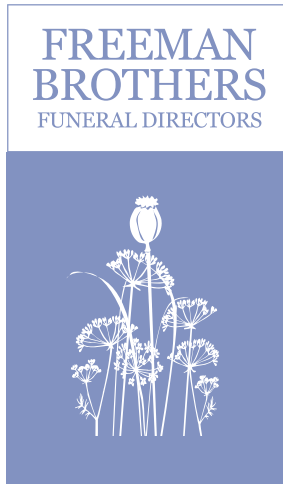
If we do not respond to you within eight weeks from the date you first raised your complaint, or if you remain dissatisfied with our response, you can ask the Financial Ombudsman Service for an independent review.

The Ombudsman will only consider your complaint once you've tried to resolve it with us, so please raise your concerns with us first and we will do all we can to help. You have six months from receipt of our final response to contact the Ombudsman.

You can contact the Financial Ombudsman Service

- by writing to Exchange Tower, London E14 9SR;
- by calling 0800 023 4567 (free for most people calling from a fixed line), 0300 123 9123 (cheaper for those calling using a mobile) or 020 7964 0500 (if calling from abroad);
- by emailing [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk);
- or by using the next generation text relay number (18002) 020 7964 1000.

For a simplified version of this process, please visit [freemanbrothers.co.uk/prepaid-complaints-flowchart](http://freemanbrothers.co.uk/prepaid-complaints-flowchart) or scan the below QR code. We can also email or post you a copy upon request.



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