



# Rising Edge Complaints Guidance

If you have a complaint about your insurance product or the service you have received, please find guidance below.

Rising Edge is dedicated to providing a high-quality service and wants to ensure that it maintains this at all times. If you are not satisfied with the level of service provided by us, we will endeavour to resolve this as soon as possible.

If you consider that you have cause to complain, the following information will assist you in:

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## *How to make a complaint.*

The procedures we are committed to follow to ensure your complaint is dealt with promptly, fairly and effectively.

What options are open to you if you are not satisfied with our response.

If you wish to complain, you can contact us at any time by emailing [complaints@risingedge.co](mailto:complaints@risingedge.co) or contacting us by phone on 03300 889 637.

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## *Our complaints handling procedure.*

We will aim to resolve your concerns at the earliest possible stage.

We will promptly acknowledge your complaint in writing within two business days of receiving your complaint.

In relation to an oral complaint, the written acknowledgment will set out our understanding of the complaint and invite you to contact us to ensure that our understanding is correct.

We will keep you regularly informed of our progress and the measures being taken to resolve your complaint. If our response is not issued within four weeks of the date we received your complaint, we will issue to you a letter explaining why we have been unable to resolve your complaint and indicate when we will make further contact. You are welcome to contact us at any time to check on the status of our investigation.

If you are unhappy with our response, or after eight weeks, you are still waiting for us to

response, you can refer your complaint to the Financial Ombudsman Service (FOS). The FOS can be contacted by:

<https://www.financial-ombudsman.org.uk/consumers/how-to-complain>

Telephone: 0300 123 9123 or 0800 023 4567

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

We will provide whatever assistance we can to the FOS and abide with their final decision.

Your right as a client to take legal action remains unaffected by the existence or use of any complaints procedures referred to above. However, the FOS will not adjudicate on any cases where litigation has commenced.

Please remember that you may have to refer your complaint to the FOS within specific timelines.

If your complaint concerns the provision of (or failure to provide) a service by another firm authorised by the Financial Conduct Authority, such as the insurer, we will promptly refer your complaint to them to handle accordingly. In these circumstances we will provide you with the full contact details for the relevant firm. If you have obtained your insurance through a broker and your complaint relates to their services, please contact your broker.

Office of the Arbiter for Financial Services

You may also be able to refer your complaint to:

Office of the Arbiter for Financial Services, 1st Floor St Calcedonius Square, Floriana FRN 1530 Malta, telephone (+356) 212 49245 if you're not satisfied with our final response or we haven't responded within 15 working days. You'll have to pay €25.00 at the time of making your complaint to the Arbiter to use this service.

For more information on the Office of the arbiter for Financial Services and its complaints process, please visit [www.financialarbiter.org.mt](http://www.financialarbiter.org.mt).

Rising Edge Ltd, a Company registered in England and Wales No. 9127174

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