

SUMMARY OF COMPLAINTS POLICY

Logging a complaint

If you wish to make a complaint or give us feedback you can do so by contacting us directly via.

Email: info@funeralplans.coop

Phone: 0800 243 380

By post: Southern Co-operative Funeral plans
1000 Lakeside,
Western road,
Portsmouth
Hampshire
PO6 3FE

Dealing with your complaint

We understand that how we respond to our clients when things go wrong speaks volumes about us as a business and our responsibility to treat you fairly.

We want to:

- Avoid passing you around from one department to another
- We'll assess the complaint fairly, consistently, and promptly
- Investigate the complaint competently, diligently, and impartially, obtaining additional information as necessary
- We empower our colleagues to take ownership and support the resolution of complaints quickly
- We'll use your feedback to improve our processes and minimise the likelihood of complaints arising in the first place
- We will take all complaints seriously and use the lessons learned to strengthen existing procedures

What you can expect

Step 1

Once a complaint has been received, the details are recorded on the Complaints Register

Step 2

Following review, it will be determined whether it can be dealt with by a promptly or whether further investigation is required.

Step 3

If we're able to resolve your complaint satisfactorily within three business days **we will send you a 'Summary Resolution Letter', which will:**

- Inform you that we now consider the complaint to have been resolved
- Tell you how to refer your complaint to the Financial Ombudsman Service if you decide that you are dissatisfied with the resolution of the complaint
- Notify you of your rights and timescales required to refer your complaint to the Financial Ombudsman Service, free of charge
- Provide you with the website address of the Financial Ombudsman Service



Step 4

Complaints handled beyond three business days

If the complaint cannot be **resolved within the first three business days**, we **will issue you with an acknowledgement letter within 5 business days**.

The complaint will be investigated independently and impartially in consultation with the Senior Management team, including careful consideration as to whether we have complied with our obligations to treat customers fairly.



Step 5

Holding letter

We will **keep you informed of the progress and measures** being taken to resolve your complaint **and will issue you a holding letter after four weeks** with an update if a resolution has not been possible at this point.



Step 6

Final response letter

By the end of eight weeks after the receipt of your complaint, **we will send you a final written response** which will adequately addresses the subject matter of your complaint along with, subject to eligibility:

- *Details of the website address of the Financial Ombudsman Service (FOS)*
- *Inform you that you may refer the complaint to the FOS*
- *A copy of the FOS complaints leaflet*



Step 7

Eight week holding letter

If in the unlikely event it is not possible to issue a final response, **a further holding letter** which explains that we are still not able to make a final response and will indicate when you may expect to receive a final response. Subject to eligibility this letter will provide:

- *Details of the website address of the Financial Ombudsman Service (FOS)*
- *Inform you that you may refer the complaint to the FOS*
- *A copy of the FOS complaints leaflet*

All complaint responses will be issued in a durable medium, using email and/or letter.

The Complaints database and your customer file will be updated with full details of the outcome of Southern Co-operative Funerals investigation. A complaint will be deemed to be closed once:

- We have issued a Summary Resolution Letter or Final Response Letter

If you contact us after we have issued a final response, we will review any additional information that has been provided to see if any errors were made that may alter the final decision or if any further clarification is needed.

After that, no further interaction will be entered into about the decision if the same outcome remains. Further concerns should be raised through the Financial Ombudsman Service <https://www.financial-ombudsman.org.uk/>