

Additional Information About Your Insurer

Insurer Details

Student Driver Insurance is underwritten by Zenith Insurance PLC and administered by Markerstudy Insurance Services Limited.

How to make a complaint to your insurer

Should you wish to make a complaint about Zenith Insurance please contact them:

In writing to: Zenith Marque Insurance Services Ltd, Prospect House, Thanet Way, Whitstable, Kent CT5 3FD

By email to: zenithmarque@markerstudy.com

When contacting Zenith Marque Insurance Services Ltd please provide:

- A policy number and/or claim number.
- An outline of your complaint.
- A contact telephone number.

Every effort will be made to resolve your complaint by the end of the third working day after receipt. If your complaint cannot be resolved within this timeframe it will be acknowledged in writing within five working days of receipt. It will then be the intention to try and resolve the matter within four weeks by sending you a final response letter. If this is not possible, you will be sent a letter advising you of progress and endeavours will be made to resolve your complaint in full within the following four weeks.

If it is not possible to provide you with a final response at this stage, you will be sent a letter explaining why and advising when you can expect a final response. At this point you may refer your complaint to The Financial Ombudsman Service:

In writing to: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

By email to: complaint.info@financial-ombudsman.org.uk

What you should know

You may go directly to the Financial Ombudsman Service when you first make your complaint, but the Ombudsman will only review your complaint at this stage with the insurer's consent. However, the insurer is still required to follow the procedure stated above.

If you have received a final response but are dissatisfied, you have the right of referral to the Financial Ombudsman Service within six months of the date of your final response letter. You may only refer to the Ombudsman beyond this time limit if the insurer has provided their consent.

Whilst the insurer and their UK service providers are bound by the decision of the Financial Ombudsman Service, you are not. Following the complaints procedure above does not affect your right to take legal action

Financial Services Compensation Scheme (FSCS)

What happens if the insurer is unable to meet its liabilities?

If the insurer is unable to meet its liabilities to its policyholders, you may be able to claim compensation from the Financial Services Compensation Scheme (FSCS). Further information is available from the Financial Services Compensation Scheme.

By telephone on 0800 678 1100 or 0207 741 4100

In writing to: FSCS, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.

By email to: enquiries@fscs.org.uk.

Online at: www.fscs.org.uk