

How to Report a Claim

Claims are to be notified as soon as possible, with full details to be provided within 30 days of the claim (7 days in respect of riot or malicious damage) including supporting evidence in writing.

The Police must be notified as soon as possible in the event of theft or malicious damage.

Claims Route:

1. **Phone:** during office hours 9am-5pm Monday to Friday telephoned through to your dedicated claim line: 0161 274 9077.
2. **Email** via claims@protectorinsurance.co.uk
3. **Online** through our website <https://www.protectorinsurance.co.uk>

For calls made out of office hours, your call will be redirect to the emergency provider, Sedgwick's.

Complaints:

We aim to provide the highest standard of service. If the service we provide does not meet your expectations please contact us and provide the policy/claim number and Insured name to help us deal with your comments.

You can refer your complaint to us via phone on 0161 274 9077 or email: CSM@protectorinsurance.co.uk, or alternatively, you can contact us at the following address: Protector Insurance, 7TH Floor, 3 Hardman Street, Manchester, M3 3HF.

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and provide you with our decision as quickly as possible.

If you are unhappy with our response and you are an eligible complainant you may be entitled to refer it to the Financial Ombudsman Service.

For more information about the ombudsman, eligibility and the types of complaints they deal with, please refer to the Financial Ombudsman Service at: <https://www.financial-ombudsman.org.uk/>

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. You may contact the FSCS on 020 7892 7300 or further information is available at www.fscs.org.uk

Cancellation Rights:

This policy does not entitle you to a cooling-off period.

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For more information about how Protector Insurance is processing personal data please refer to our Privacy Policy: www.protectorinsurance.co.uk/privacy-policy/
Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

