



Claims and complaints information

Making a claim

To make a claim or report an incident, please contact Towergate Insurance Brokers on the number below. 01732 228 711

Or

Email: claims@navandgen.co.uk

Telephone: 01273 863 450

Post: Navigators & General, C/O Nimbus House,

Liphook Way, Maidstone, Kent, ME16 0FZ

Our complaints procedure

Our commitment to customer service

We are committed to providing a high level of customer service. If you feel we have not delivered this, we would welcome the opportunity to put things right for you.

Who to contact in the first instance

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with your broker as they will generally be able to provide you with a prompt response to your satisfaction.

Your Broker's details are:

Post: Towergate Insurance Brokers

Wharf House

Medway Wharf Road

Tonbridge Kent TN9 1RE

Telephone: 01732 228 711

Email: chris.moon@towergate.co.uk
Website: www.rowinginsurance.co.uk

Many complaints can be resolved within a few days of receipt

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 will provide you with our decision as quickly as possible.

Next steps if you are still unhappy

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk.

You can also contact them as follows:

Post: Financial Ombudsman Service

Exchange Tower

London E14 9SR

Telephone: 08000 234567

(free on mobile phone and landlines)

Email: complaint.info@financial-ombudsman.org.uk

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from Citizens Advice (or a similar service) or seek legal advice.

Arranged by Towergate Insurance Brokers.

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Navigators & General

C/O Nimbus House, Liphook Way, Maidstone, Kent, ME16 0FZ

E: enquiries@navandgen.co.uk T: 01273 863400 W: www.navandgen.co.uk

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Navigators & General administer your policy on behalf of HCC International Insurance Company plc ('HCCII'), trading as Tokio Marine HCC. HCCII is registered in England and Wales (Company Reg No: 01575839) with registered office at 1 Aldgate, London EC3N 1RE. HCCII is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Firm Registration Number 202655).