



Complaints about NHBC's Claims service

(Please note that the following procedure may differ from that shown in your Buildmark policy booklet)

At NHBC we always aim to provide a high level of service. However, there may be occasions where that has not been the case so we value the opportunity to investigate any concerns you may have. We are committed to handling all complaints fairly, thoroughly, promptly and to learn from them.

If you have a complaint about NHBC Claims' service, a decision that has been made or the service of any company employed by NHBC Claims, we will arrange for one of our complaint handling staff to investigate your complaint and provide you with a written decision.

If we can resolve your complaint to your satisfaction within 3 working days we will do so and will write to confirm this. If that is not possible, we will let you know and will aim to provide you with a full written response within 20 working days of receiving your complaint. We will keep you informed of progress after 20 working days if we are not in a position to provide you with our final response.

In the unlikely event that we have been unable to resolve your complaint within eight weeks from the date you notified us of your complaint; we will contact you again with a further update. Where appropriate, we will also explain your rights to take your case to the Financial Ombudsman Service as set out below.

What if you are unhappy with the outcome of your complaint?

The Financial Ombudsman Service ("FOS")

The FOS was set up by law to provide consumers with a free, independent service for resolving disputes with financial firms. Please note that the FOS will require you to have given us the chance to put things right (as detailed above) before they will consider your complaint.

For complaints about our regulated insurance cover, if we are unable to resolve your complaint to your satisfaction or you do not receive a final written response from us within eight weeks, you are entitled to refer your complaint to the FOS.

We can provide you with a leaflet about the FOS or you can obtain one from the FOS direct. Their contact details are as follows;

Financial Ombudsman Service
Exchange Tower
London E14 9SR
Telephone: 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk
Web site: www.financial-ombudsman.org.uk

Please note that using our complaints procedure or referring your complaint to the FOS does not affect your rights against NHBC under your policy. If you do not want to refer your complaint to the FOS, or you do not accept its decision, you can still pursue your complaint by other means, such as arbitration or the courts, as detailed overleaf.

Where your complaint is about the builder's obligations under Buildmark

If NHBC has been unable to offer you the Resolution Service, if you disagree with our Resolution Service report or the outcome of our review under the complaints process, you may still refer your dispute with the builder to another form of dispute resolution process, such as arbitration or the courts (see below).

Arbitration/courts

NHBC's nominated provider of arbitration services is CEDR. The arbitration scheme is completely independent of NHBC and you can obtain details of the arbitration procedure and an application form from:

CEDR - Centre for Effective Dispute Resolution
International Dispute Resolution Centre
70 Fleet Street
London
EC4Y 1EU
Telephone 020 7536 6060

We recommend that you seek professional advice from your local Court Centre, Citizen's Advice Bureau, Law Centre or a firm of solicitors on the most appropriate means of resolving your dispute.