



A guide to  
Group Protection  
customer Appeals  
& Complaints

# A guide to customer Appeals & Complaints

Our number one priority is to provide you with the highest level of customer service; however, we know that sometimes things can go wrong. If there's a problem, please let us know and we'll try to provide a solution as quickly as possible. We take complaints very seriously. Customer feedback helps us understand where things have gone wrong and gives us the opportunity to put them right.

This guide explains how we deal with Appeals & Complaints and how to refer a complaint to the Financial Ombudsman Service if you're unhappy with the final response.

## A clear pathway for you

### Employer

If you're not happy with our service, please speak to your usual contact who will try and resolve the issue for you immediately. If you're not happy with a claims decision, you can submit an appeal with new or relevant medical information in support of the claim to your usual contact or by submitting this information to us using the claims reference on your original decision letter.

**Please note:** If new medical evidence is not submitted or there is no intention to provide further medical evidence within 30 days of the date you notified us of your intention to appeal the claims decision, we'll issue a response based on the original claims decision.

## Contact details for Appeals & Complaints

- Email: [groupprotection.benefitsmanagement@landg.com](mailto:groupprotection.benefitsmanagement@landg.com)
- Postal: Please address to Legal & General Assurance Society Limited, Group Protection, Four Central Square, Cardiff, CF10 1FS
- Phone: 0345 026 0094

# Our process

## 1. Acknowledging your Appeal or Complaint

In all cases, we'll write or email you confirming we have received your Appeal or Complaint within 5 working days of its arrival.

## 2. Updates

**2.1. Appeals:** If new medical evidence is not submitted, we'll contact your employee to understand if they plan to send us medical evidence. If not, we'll consider whether, based on what the member says, we need to ask their doctor for any information to help us review their appeal OR whether we can issue a response based on everything that has already been submitted.

We'll also keep you regularly updated on next actions while we're reviewing the appeal submitted. We'll tell you if we need to request further medical evidence and why we're taking any proposed action. We aim to resolve all appeals within 45 days.

In some cases the resolution timeframe may depend on how quickly doctors can provide the necessary information to us. If we think this may exceed 8 weeks, we will explain why the appeal remains unresolved, the information we are waiting for, and inform you of your right to refer the matter to the Financial Ombudsman Service (FOS) if you're eligible to do so.

This is applicable from the date we receive the information.

**2.2. Complaints:** While we're investigating your complaint, we'll follow FCA guidelines and endeavour to resolve the matter within 8 weeks of the complaint notification. If we're unable to meet these timescales, we'll explain why the complaint remains unresolved and inform you of your right to refer the matter to the Financial Ombudsman Service (FOS) if you're eligible to do so.

## 3. Our Response

Once we have completed our review of an appeal or complaint, we will provide you with a Final Response Letter which will detail:

- The outcome of the appeal/complaint
- Responses to the issues raised in your complaint
- Responses to the medical evidence received in your appeal
- How we came to our decision
- Financial Ombudsman Service (FOS) Rights (if applicable)

### Please note

While our Final Response Letter ends Legal & General's Appeals & Complaints process, we will fully co-operate with the Financial Ombudsman Service (FOS) if your employee chooses to refer the matter to them.

- Your employee must refer any complaint to the Financial Ombudsman Service (FOS) within 6 months of the date of the Final Response Letter.

# Details for The Financial Ombudsman Service

The Financial Ombudsman Service is a free service that is accessible to members and micro-enterprises to resolve disputes fairly and impartially and is independent of Legal & General.

As an employer the Ombudsman can be contacted if you are unsure as to whether you are a micro-enterprise, but you can also contact our offices for any query or concern you wish to raise with us directly.

Their Contact Details are:

Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Telephone: [0800 023 4567](tel:08000234567)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

**For more information about our Group Protection business, please visit:**

[legalandgeneral.com/groupprotection](http://legalandgeneral.com/groupprotection)

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