**Insurance Claims Complaints Procedure**

Bridgend County Borough Council is committed to dealing fairly and effectively with any complaints that you have about its handling of insurance claims.

Insurance claims can lead to three different types of complaint. Firstly, those that arise from mistakes or delays in the administration your claim by Council staff, secondly mistakes or delays in the administration your claim by Insurers or their nominated claims handlers and lastly, complaints about the outcome of the claim.

These complaints are dealt with in different ways:

1. **Complaints about mistakes or delays in the administration of your claim by Council staff**

Complaints about how Bridgend County Borough Council staff have managed the administration of your claim are covered by the Council’s Concerns and Formal Complaints policy. This policy can be found at the Customer Services/Formal Complaints section of the Council’s website. You can get in touch with the Council’s central complaint point on telephone number 01656 643565 or by e-mail at complaints@bridgend.gov.uk. Alternatively, you can write to the following address:

 Complaints

 Legal and Regulatory Service

Bridgend County Borough Council

Angel Street

Bridgend

CF31 4WB

1. **Complaints about how Insurers or their nominated claims handlers have managed the process of your claim**

Insurers or their nominated claims handlers manage some claims. Complaints about how claims are processed by these organisations should be directed to them.

1. **Complaints about the outcome of your claim**

Bridgend County Borough Council and any Insurers or claims handlers it employs try to deal with claims on a just and fair basis. The circumstances of the incident are judged against relevant legislation and an assessment is made concerning the legal liability of the Council or its Insurers for any injury or damage sustained. Sometimes this will mean that a compensation claim will be paid, but also, sometimes legal liability will be denied and compensation will not be paid.

These matters fall outside the scope of the council’s Concerns and Formal Complaints policy. If you are dissatisfied with the outcome of your claim you are entitled to seek independent legal advice or pursue your claim via Court litigation. Should you proceed on this basis, the Council strongly recommends that you consider obtaining legal expense Insurance. This can be bought as a standalone policy or is sometimes attached to household or motor insurance policies.