



"Ensuring Peace of Mind for our Customers"



Customer Charter



The Quinn Group has had an enviable track record of success in the diverse industries in which it has become a player. From modest beginnings in 1973, the Group now encompasses a wide spectrum of businesses in Ireland, the United Kingdom and mainland Europe.

These include manufacturing facilities producing cement and related construction and insulation materials, container glass products, plastics and radiators.

QUINN-financial services incorporating general insurance and life assurance services, is also a major component in our Group and a key contributor to our success. Our aim in this Charter is to define the standard of service you should expect from QUINN-financial services and to give you our commitment to that standard.

I hope you will find it clear and helpful. If not, please let us know.

Colin Morgan
Financial Services Director



INVESTOR IN PEOPLE

OUR MISSION STATEMENT

"Through our quality products and services we will deliver value and security, ensuring peace of mind for customers and enhanced career opportunities for our people."

A QUALITY SERVICE

Quinn Financial Services is fully committed to providing all our customers with cheaper, simpler & faster services.

In this Charter we describe:

- » The products we offer
- » What to expect when you contact us
- » How you can help us to help you
- » Our Claims Reporting System
- » What to do if you are not happy
- » How to make a complaint
- » Our Freedom of Information Policy
- » Our Privacy Policy
- » How we monitor our performance
- » How to contact us



WE OFFER

- » Affordable Protection for you and your firm
 - A wide range of insurance cover for motor, household and business
 - Rapid response to claims and fast efficient settlements
- » Sound & tailored Investment products & pensions
 - Investments, Savings and Pension Plans
 - Our low cost operating base ensures that more of your money is working for you.

WHAT TO EXPECT WHEN YOU CONTACT US

Contact by Telephone

If you contact us by telephone, we aim to:

- » Answer calls within 15 seconds
- » Identify ourselves on answering
- » Deal with your query immediately, if we cannot do this, we will take your details and tell you when you can expect to hear from us

Contact by letter, fax or e-mail

If you contact us in writing we aim to:

- » Give a full reply within 3 working days - If this is not possible the person dealing with your enquiry will contact you, give their direct line, and let you know when you can expect a response.
- » Write to you in plain English
- » Make sure that all replies include a contact name, telephone number, fax number and e-mail address

Visit to our offices

If you visit our offices we aim to:

- » Be polite and fair in our dealings with you
- » Ensure that you wait no more than 10 minutes if you do not have an appointment
- » Meet you for pre-arranged meetings on time and at a time that suits you

Visit our website

If you visit our website we aim to:

- » Supply you with clear and concise information
- » Ensure information is relevant to your requirements
- » Ensure that this information is updated regularly

HELP US TO HELP YOU

Our goal is to provide you with our best possible service and price. To ensure that we live up to our mission statement, we ask that you:

- » Treat our employees with courtesy
- » Give us all the appropriate information so that we can deal with your requests quickly and effectively
- » Make comments and suggestions regarding the service you receive
- » Assist in customer surveys or questionnaires when possible

We value feedback and welcome it as an opportunity to build improved quality into everything that we do. We believe that your feedback will help us provide a better service.

» Cheaper » Simpler » Faster
and friendlier by far

»» Cheaper

OUR CLAIMS REPORTING SYSTEM

As one of Ireland's largest insurance companies, we aim not only to provide insurance services tailored to meet your needs, but to also ensure you receive the very best possible aftercare service.

To help to do this, we have developed a claims system designed to make things simple for you.

When you notify us of an accident we aim to:

- » Contact you and any other party involved within 48hrs or the next working day
- » Take the stress out of dealing with your insurance claim by processing your claim effectively and efficiently
- » Give you peace of mind that your claim is being dealt with by an experienced and professional claims team
- » Settle all claims as fairly and quickly as possible

To report a claim, contact us on:

(ROI) 1850-77-1850
(UK/NI) 0800-587-8000

»» Simpler

CONTACT US

Head Office
Quinn Financial Services
Dublin Road
Cavan
Co Cavan
Ireland



Republic of Ireland
Quinn Financial Services
Q-Centre
Blanchardstown
Dublin
Ireland

Quinn Financial Services
9 O'Connell Street
Dublin
Ireland

Northern Ireland
Quinn Financial Services
Carran Business Park
Enniskillen
Northern Ireland
BT74 4RZ

United Kingdom
Quinn Financial Services
200-220 The Quays
Salford
Manchester
M50 3SP

E-Mail Address: info@quinn-direct.com

CALL NOW FOR A QUOTE

ROI

1850 77 1850

or check out our website on

www.quinn-direct.com

OPENING HOURS ROI & NI

Monday to Friday: 8:00 am to 19:00

Saturday: 9:30 am to 16:00

Sunday Opening

Blanchardstown-Dublin only 11:30 am to 16:30

UK

0800 587 8000

»» Faster

FREEDOM OF INFORMATION

Under the Freedom of Information Act(s) you the customer have the right to ask for a copy of information we hold about you. You can receive this by making a request in writing.

PRIVACY POLICY

Data Protection is concerned with the protection of your fundamental right to privacy. At Quinn Financial Services we will treat any personal information supplied by you in confidence.

The information you provide will be used to manage your policy administration including, underwriting and claims handling.

This information will not be disclosed to any third parties except where your consent has been received or where permitted by law.



MONITORING OUR PERFORMANCE

We carry out a customer survey at least once a year, to determine how well we are meeting the objectives set out in this customer charter.

We will make every effort to ensure that concerns raised by customers during the survey are dealt with appropriately. Our customer charter is reviewed twice yearly. The process of reviewing your comments, suggestions and complaints is embedded into our Quality Management System, which drives continual improvements in our service quality.

WHAT TO DO IF YOU ARE NOT HAPPY

You are our customer and if you are unhappy or feel our service let you down, please tell us. You have the right to complain.

If you wish to complain we promise to:

- » Treat your complaint fairly and without bias
- » Investigate your complaint, correcting any mistakes where possible
- » Give you an explanation and apology
- » Guarantee access to a more senior officer if you ask
- » Make every effort to resolve your complaint

HOW TO MAKE A COMPLAINT

When making a complaint we would ask that, as a first step, you contact our staff directly to see if they can deal with your concerns. If, however, you are unhappy with our response you can contact our Quality Manager, who will review the matter and co-ordinate a response within 5 working days.

Please quote your policy number and other relevant information in all correspondence.

You should address your correspondence as follows:
Quality Manager
Quinn Financial Services
Dublin Road, Cavan
Co Cavan.

or email feedback@quinn-direct.com

If you remain dissatisfied with our response you may refer your complaint to the Insurance Ombudsman.

Republic of Ireland

The Ombudsman's Office,
3rd Floor, Lincoln House,
Lincoln Place, Dublin 2.
Phone: (01) 6620899



United Kingdom & Northern Ireland

Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, London E14 9SR
Phone: (020) 7964 1000