

Domestic and General Dispute Resolution Process

After raising your complaint directly with Domestic and General, and giving them **28 days** to resolve the issue, you can bring your dispute to us for consideration.

Domestic and General might reach a decision on your complaint at any time prior to the 28 days. If they do, they'll send you a '[deadlock letter](#)'. This normally contains a final offer and our details. You'll need to decide if you're happy to accept their offer. If you're not, you can contact us, but you can withdraw from our process at any time..

Once we've established that your dispute is within our power to resolve, we'll request information [called a case file] from Domestic and General which they'll have 21 days to provide. This may include documents such as a log of the calls made or information about the terms and conditions of the cover you purchased.

We'll also ask you to send us copies of any information you have to support your dispute in that 21 day period. This could include bills, emails, letters, a note of the dates and times you've called Domestic and General, the people you've spoken to and what was said, or copies of itemised phone bills.

Once we have all of the supporting information from both parties, we try to resolve the dispute within 12 weeks. Sometimes we may need a little longer to consider, but we'll keep you updated and will be in touch with any questions. Domestic and General may suggest a quick resolution to your complaint. If we think that it's in line with the resolution you're looking for, we'll contact you to discuss their proposal.

Our conclusion will be impartial and based on the information provided by both parties. Our role isn't to punish Domestic and General, but our resolution may include an action they should take to put things right. If we identify a shortfall in customer service, we might suggest a goodwill payment, but this isn't the same as the compensation a civil court might award.

Our conclusion

Both you and Domestic and General will have 14 days to either accept or challenge our conclusion. You will also have the opportunity to decline our conclusion, this would close your case and no further action would be required by Domestic and General. If both parties accept, Domestic and General will have up to 28 days to implement any proposed resolution.

If we don't receive a response to our proposed decision it will become the final decision outcome. If you do not accept our conclusion or final decision outcome, Domestic and General are not obliged to implement any proposed resolution.

If you or Domestic and General wish to challenge our conclusion, you must be able to:

- show that we've made a significant error with the facts that makes a material difference to the outcome; or
- provide new information that wasn't available when we considered your case that makes a material difference.

We aim to review your case and respond with our final decision within 12 weeks, but this can vary based on the amount of extra information provided.

Once the final decision is issued you will have a further 14 days to accept or reject the proposal. If both parties accept, Domestic and General will have up to 28 days to implement the resolution.

If you reject our final decision, you may choose to resolve your complaint in another way, such as through the civil courts.