

DATA COMPLAINTS PROCEDURE

The Data (Use and Access) Act 2025 (DUAA) describes a complaint as any expression of dissatisfaction, made by a data subject (or their representative) about how an organisation has handled their personal data, exercised their data rights, or complied with obligations under the data protection law. A data subject is a living person who can be identified from personal data that an organisation collects, uses or discloses about them for example name, address or telephone number.

From 19 June 2026, the DUAA requires that all data controllers must have in place a complaints handling process, which sets out how the data controller should handle complaints. This procedure forms the adviser, customer and employee facing part of Guardian's data complaints handling process.

Complaints around data handling could relate to the use, access, sharing, or accuracy of your personal data. They could also relate to a failure to respond to a data subject request (e.g. a Data Subject Access Request, change, correction or removal of your personal data, or a breach of the data protection principles or safeguards).

The complaint can be made by you or your personal representatives in the following ways:

- In person
 - By telephone
 - By email
 - By letter
 - On Guardian's LinkedIn page
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WHO CAN MAKE A DATA COMPLAINT

To make a complaint, you must be one of the following:

- A current or former customer of Guardian. Customer is defined as a private individual
 - An adviser who is or has been recommending and selling Guardian's products or any products. Adviser is defined as a private individual
 - A prospective customer whose personal data has already been processed by Guardian
 - An employee or former employee whose personal data has been processed by Guardian
 - A prospective adviser whose personal data has already been processed by Guardian
 - A website user whose personal data has already been processed by Guardian
 - A third party who is a data subject (private individual) and whose personal data is held by Guardian
 - A solicitor or authorised representative who is acting on behalf of any of the above (e.g. solicitor or legal representative, family members or carers, appointed agents such as a claims management company).
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WHO CAN'T MAKE A DATA COMPLAINT

Please note that data protection law, including the DUAA, only applies to living individuals. A data protection complaint can't be made on behalf of a person who has died.

If you're not sure whether you're eligible to make a complaint, please contact our Data Protection Officer, Richard Garmon-Jones, who can review your circumstances and confirm whether your complaint is eligible.



020 3327 5182/07796 308 106



richard.garmon-jones@puntersouthallgroup.com

ACKNOWLEDGEMENT

If you've made your data complaint over the phone, you don't need to confirm it in writing. Once we've received it, we'll write to you to confirm our understanding of the issue you've raised.

We'll send our written acknowledgement together with a copy of Guardian's data complaints procedure, within 30 days of receiving your complaint. It'll confirm the nature of your complaint as we understand it, the expected timescales for our review, and the name and job title of the person handling your data complaint.

WHAT HAPPENS NEXT

We'll investigate your concerns fairly and impartially, and we may contact you if we need more information. DUAA requires that we must provide a substantial response to your data complaint without delay. We'll aim to respond to your data complaint within 4 weeks, although if the data complaint is complex, it might take longer.

FINAL RESPONSE OR UPDATE

Within 4 weeks after receiving your initial data complaint, we'll send you either:

- 1) A final response letter, which will
 - a) Explain our findings clearly
 - b) Confirm any actions we've taken, such as correcting and deleting data
 - c) Outline any steps we're taking to improve our process, where relevant
 - d) Explain why we uphold, partially uphold or not uphold your complaint
 - e) Let you know you have the right to escalate your complaint to the Information Commissioner's Office (ICO), if you're not happy with our decision
 - f) Include the ICO contact details:



<http://www.ico.org.uk>



0303 123 1113

OR

- 2) An update on your complaint if your complaint is complex, which will
 - a) Explain why Guardian are still not in a position to provide a final response
 - b) Give the timeline for providing you a final response, which is normally within another 4 weeks
 - c) Let you know you can refer your complaint to the ICO if you're not happy with the delay
 - d) Include the ICO contact details:



<http://www.ico.org.uk>



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