

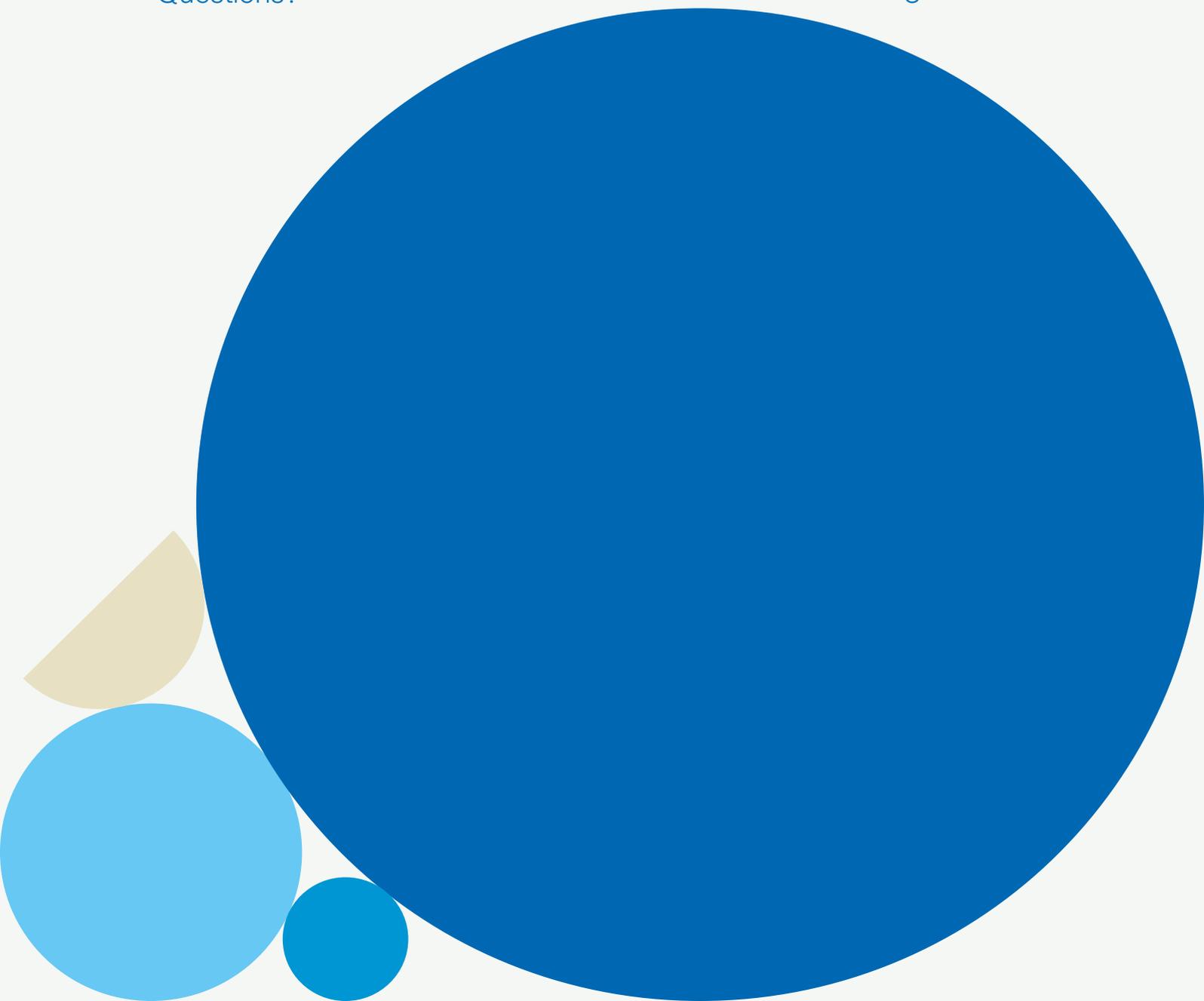
Zurich Life Ireland

We're here to listen



Contents

Making a life insurance, pension or investment complaint	1
How can you make a complaint?	2
What happens when you make a complaint?	2
What you can expect from us	3
If you're not satisfied?	3
Questions?	3



Making a life insurance, pension or investment complaint

At Zurich, we understand that sometimes things don't go as planned. We're committed to listening, learning, and making things right-because your experience matters to us. We endeavour to provide you with a high level of customer service. If you believe we've not delivered this, we welcome the opportunity to put this right for you.

The following information outlines how to make a complaint with Zurich Life.



How can you make a complaint?

You can contact us in the way that suits you best:



Phone
[\(01\) 7992711](tel:(01)7992711)



Email
customerservices@zurich.com



Post
Zurich Life Assurance plc,
Customer Services,
Zurich House,
Frascati Road,
Blackrock,
Co. Dublin
A94 X9Y3

Whichever way you choose to reach out, we promise to listen.

To help us resolve your complaint quickly, please include:

1. Your policy details (policy number)
2. Your phone number and/or email address (so we can reach you if we need more information)
3. As much detail as you can about your complaint
4. Any particular actions you would like us to take



If you need special assistance, please let us know so we can adjust our process to support you.

What happens when you make a complaint?

We are committed to treating all complaints fairly, thoroughly and promptly.



Acknowledgement

- Many concerns can be resolved straight away by providing you with an immediate explanation to answer them.
- If your complaint cannot be resolved within 24-48hours we'll acknowledge your complaint in writing within five working days.
- We'll include the name and contact details of your dedicated complaint handler.



Investigation & Keeping You Informed

- If we are unable to provide an immediate explanation, we will investigate your concerns and contact you if we need any further information.
- We will endeavour to resolve your complaint within 40 working days.
- We'll keep you updated every 20 working days as we work to resolve your complaint.
- If we have not resolved your complaint within 40 working days, we will confirm the timeframe which you can expect to receive the outcome of our investigations. We will also confirm the contact details of the Financial Services & Pensions Ombudsman, should you wish to contact them in relation to your complaint.



Resolution & Final Response Letter

Upon completion of our investigation, we will write to you to let you know:

- The outcome of our investigation,
- Where relevant, any actions that we are taking,
- Details of how you can refer your complaint to the Financial Services and Pensions Ombudsman if you remain dissatisfied with our decision.

What you can expect from us

We know raising a complaint can be stressful. We're committed to resolving your concerns quickly and fairly.

Our Approach to Complaints

Fairness

We will listen to your concerns and treat you with fairness and respect. We are committed to resolving your complaint in line with the Consumer Protection Code.

Transparency

We'll explain our decisions and actions clearly and keep you updated throughout.

Improvement

We value your feedback and see it as an opportunity to improve our service to you.

Support

We're here to help.

If you're not satisfied?

If you're not satisfied with our final response, you can refer your complaint to the independent Financial Services and Pensions Ombudsman (FSPO):

Financial Services and Pensions Ombudsman (FSPO)

Address: Lincoln House, Lincoln Place, Dublin 2, D02 VH29

Phone: [+353 1 567 7000](tel:+35315677000)

Email: info@fspoi.ie

Website: www.fspoi.ie

Questions?

If you have any questions on our complaints process, please do not hesitate to let us know. Just call our

Customer Service Team at

[01 799 2711](tel:017992711) or email: customerservices@zurich.com



Zurich Life Assurance plc

Zurich House, Frascati Road, Blackrock, Co. Dublin, A94 X9Y3, Ireland.

Telephone: 01 283 1301 Fax: 01 283 1578 Website: www.zurich.ie

Zurich Life Assurance plc is regulated by the Central Bank of Ireland.

Intended for distribution within the Republic of Ireland.

GR: 21083 Print Ref: ZL OD 21083 0226

