

# Guide to complaints procedure

## Corporate savings plans

### Who should you contact if you have a complaint or feedback?

If you have a complaint or feedback regarding our products or services, you can contact us by phone, email or write to us. Our contact details are:

Telephone: +44 (0) 1624 691013  
Between 09:00 and 17:00 hours UK time.

Calls may be recorded or monitored in order to offer additional security, resolve complaints and for training, administrative and quality purposes.

Or email: [corporate.complaints@zurich.com](mailto:corporate.complaints@zurich.com)

Or write to us at:  
PO Box 67  
Douglas  
Isle of Man  
IM99 1EF  
British Isles

Our Zurich Corporate HelpPoint team will acknowledge your complaint within two working days and conduct a full investigation and respond to you with our findings within five working days. If your complaint is taking longer to investigate than we anticipated and we need longer to carry out the full investigation, we will inform you and provide you with the reason why.

### What are the next steps if you're not happy with the response we provide?

We always aim to provide our customers with solutions that meet their expectations. However, we recognise that we may not always be able to reach an agreement with you. If this is the case and you remain dissatisfied once you have received our response, please let us know by contacting us using the contact details provided. A member of our management team will acknowledge your complaint within two working days, review your complaint and original resolution and will work to provide a satisfactory closure to your complaint within five working days.

In the unlikely event we can't reach an agreement with you, we will send you a final response on behalf of Zurich International Life.

### Corporate Savings Plan owners in the UAE

If we are unable to resolve your complaint to your satisfaction, or if you remain dissatisfied following receipt of our final response letter, you have the option to contact our local regulator in the UAE, the Insurance Authority. They will arrange to conduct an independent review of your case. The Insurance Authority contact details are:

The Insurance Authority  
P.O. Box 113332  
Abu Dhabi  
UAE

Telephone: +971 2 499 0111

### Corporate Savings Plan owners in Bahrain

The local regulator for Bahrain is the Central Bank of Bahrain. If you are not satisfied with our response to your complaint, you should refer it, within 30 days of receiving our response, to the Compliance Directorate using the following contact details:

The Central Bank of Bahrain  
P.O. Box 27  
Manama  
Bahrain

Telephone: +973 17 547 777  
Email: [compliance@cbb.gov.bh](mailto:compliance@cbb.gov.bh)  
Website: [www.cbb.gov.bh](http://www.cbb.gov.bh)

If your Corporate savings plan is held in Trust, please refer to your Plan Member Guide for further information or contact your Plan Trustee who will be able to advise you on the next steps.

## Important information

Zurich International Life Limited is fully authorised under the Isle of Man Insurance Act 2008 and is regulated by the Isle of Man Financial Services Authority which ensures that the company has sound and professional management and provision has been made to protect planholders.

For life assurance companies authorised in the Isle of Man, the Isle of Man's Life Assurance (Compensation of Policyholders) Regulations 1991, ensure that in the event of a life assurance company being unable to meet its liabilities to its planholders, up to 90% of the liability to the protected planholders will be met.

The protection only applies to the solvency of Zurich International Life Limited and does not extend to protecting the value of the assets held within any unit-linked funds linked to your plan.

Zurich International Life Limited is not authorised to offer insurance products for sale in the United States.

Materials are not intended as an offer to invest and do not constitute an offer or a solicitation of an offer to buy securities in any other country or other jurisdiction in which it is unlawful to make such an offer or solicitation.

Zurich International Life Limited, Bahrain Branch, which is registered in Bahrain under Commercial Registration No. 17444 and is licensed as an Overseas Insurance Firm – Life Insurance by the Central Bank of Bahrain.  
Branch offices: 27th Floor, Almoayyed Tower, Seef District, Kingdom of Bahrain.  
Telephone +973 1756 3322.

Zurich International Life Limited, UAE Branch, which is registered (Registration No. 63) under UAE Federal Law Number 6 of 2007, and its activities in the UAE governed by such law.  
Registered offices at Unit 601, Building 6, Emaar Square, Dubai. (PO Box 50389 Dubai)  
Telephone: +971 4 425 2300 [www.zurich.ae](http://www.zurich.ae)

Zurich International Life Limited, Qatar Branch, which is authorised by the Qatar Financial Centre Regulatory Authority.  
Branch offices: Office No. 404, 4th Floor, Qatar Financial Centre Tower, West Bay, Doha, Qatar.  
Telephone: +974 4428 6322.

Zurich International Life Limited provides life assurance, investment and protection products and is authorised by the Isle of Man Financial Services Authority.

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