

Customer guide to complaints procedure

This document applies to retail (private individual) customers only

Who should I contact if I 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:



Phone: + 44 (0) 1624 691111
Monday to Friday between 09:00 and 17:00 GMT



Email: customerhelppoint@zurich.com



Write to:
Zurich HelpPoint
PO Box 67
Douglas
Isle of Man
IM99 1EF
British Isles

Our 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 complex and requires more time for a full investigation, we will inform you.

What are the next steps if I'm not happy with the response you 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, then please let us know by contacting our Operations team using the contact details above. A member from our Operations 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 agreement with you, we will send you a final response on behalf of Zurich International Life and make you aware of your right to refer your complaint to the Isle of Man Financial Services Ombudsman Scheme.

The Isle of Man Financial Services Ombudsman Scheme (FSOS)

If we can't resolve your complaint to your satisfaction within eight weeks, or if you remain dissatisfied following receipt of our final response letter, you can ask the FSOS to formally review your case. The FSOS contact details are:



Telephone: +44 1624 686519



Email: ombudsman@iomoft.gov.im



Write to:
The Financial Services Ombudsman Scheme,
Isle of Man Office of Fair Trading,
Thie Slieau Whallian
Foxdale Road,
St John's
Isle of Man, IM4 3AS
British Isles



Website: www.gov.im/oft

This is a free, independent dispute resolution service for customers with a complaint against any Isle of Man based financial firm such as Zurich International Life. The role of the scheme is to settle disputes impartially and to make what they believe is a fair and balanced decision (including payment up to GBP150,000) based on the facts of each individual case.

If you are unsure whether the FSOS will look at your complaint, please contact them directly for further information.

Channel Islands Financial Ombudsman

If you are not satisfied with how your complaint has been addressed you may wish to report the matter to the Channel Islands Financial Ombudsman (CIFO), within 6 months of receiving our final response, which may investigate further on your behalf.

The contact details of the CIFO are:



Phone Jersey: +44 (0) 1534 748610



Phone Guernsey: +44 (0) 1481 722218



Email: enquiries@ci-fo.org



Write to:

Channel Islands Financial Ombudsman
PO Box 114
Jersey
Channel Islands
JE4 9QG



Website: www.ci-fo.org

Our commitment to customer service

We are committed to handling all complaints – on any aspect of our service – fairly, thoroughly and promptly.

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

Registered in the Isle of Man number 20126C.

Registered office: Zurich House, Isle of Man Business Park, Douglas, Isle of Man, IM2 2QZ, British Isles.
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