



Canada Life

Corporate Social Responsibility

Our approach to complaints handling

Canada Life always tries to provide a high standard of service but appreciates that there may still be times when our customers are unhappy with the service that we provide. Canada Life takes customers' complaints seriously and in order to improve our service we actively encourage customers to let us know about the concerns they may have.

Canada Life has developed its complaints handling process to ensure that concerns are handled efficiently and effectively, with sympathy and with a view to achieving a beneficial outcome for both the customer and the company.

Canada Life has tried to make it as easy as possible to submit a complaint. Customers can contact us by letter, fax, via the Canada Life website, by email, verbally, over the telephone or in person.

Upon receipt of a complaint we will acknowledge the complaint within five working days and provide contact details should the customer wish to communicate with us at any time during the investigation.

The complaint will immediately be assigned to an investigator who will seek all relevant facts.

If we conclude that the customer has been poorly advised, has suffered or may suffer financial loss, material distress or inconvenience, we will propose how to put things right. If this is not the case, we will write to the customer explaining how we reached our decision.

Canada Life will write to the customer at least every four weeks to update them on our progress towards resolving their complaint. We will always try to reach a conclusion within eight weeks but if we are unable to do this, perhaps due to the difficulty of the case, we will write to the customer again with details of the progress of our investigation. At this point the customer will be advised that if they are not satisfied with our progress, they may refer the matter to the Financial Ombudsman Service.

Once all the information available has been reviewed, we will issue a decision letter which will provide a full account of our investigation and conclusion.

Complaints we cannot settle can be referred to the Financial Ombudsman Service. The Financial Ombudsman Service is an independent service for consumers with unresolved complaints about financial firms.

For further information, please refer to their website www.financial-ombudsman.org.uk

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