

A guide to Canada Life's

Complaint handling arrangements



Our commitment to you

At Canada Life we are passionate about providing excellent customer service, but we appreciate that sometimes things can go wrong. We take customers' complaints seriously and will use this feedback to show us how we can improve our service for all of our customers. This document outlines what you should do if you wish to make a complaint and our commitment to you.

What you should do

You can make a complaint in writing, by letter or email; verbally, over the telephone or in person. You should write down or explain the facts in a logical order and remember to provide your policy number if you have one.

What we will do**On receipt**

We will send you a prompt written acknowledgment along with our contact details so you may keep in touch during the investigation.

Investigation of your complaint

Your complaint will be assigned to a complaint investigator who will look at all relevant facts, this may result in us contacting you again. They will also refer to documentation we hold and reports from consultants and any relevant third parties, where appropriate so that we may fully understand your circumstances and concerns.

Depending on the nature of your complaint, it may take some time to fully investigate. If we conclude that you have been poorly advised or suffered (or may suffer) financial loss, distress or inconvenience, we will propose how to put things right.

If this is not the case, we will write to you explaining the reasons for our decision.

Keeping you informed

We will write to you regularly to update you on our progress and will always try to reach a conclusion at eight weeks after we received your complaint but if we are unable to do this, we will write to you again with details of the progress of our investigation. At this point, where it is appropriate to do so, you will be advised that if you are not satisfied with our progress or of our conclusion, you may refer the matter to the Financial Ombudsman Service or The Pensions Ombudsman, please see further information below.

Informing you of the outcome of our investigation

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

Most 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.

You should be aware that complaints to the Financial Services Ombudsman are free of charge but must usually be made by you within 6 months of the date of our final response letter.

We will provide you with a copy of their leaflet, which gives guidance and details of how to contact them or you can view their website at **www.financial-ombudsman.org.uk**.

Depending on the nature of your complaint we may offer you alternative referral rights, to The Pensions Ombudsman. We will provide you with their details should this be the case.



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