



Canada Life™



Financial
Ombudsman
Service

How to make
a complaint...

**a guide to Canada Life's
complaint handling
arrangements**



Our commitment to you

At Canada Life we constantly strive to provide a high standard of service, but there may still be occasions when you are dissatisfied. We take customers' complaints seriously and want to hear your concerns in order to improve our service further in the future. This leaflet 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, fax 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

Upon receipt

We will acknowledge your complaint within 5 working days and provide contact details should you wish to communicate with us at any time during the investigation.

Investigation of your complaint

Your complaint will immediately be assigned to a nominated investigator who will seek all relevant facts, which may result in us contacting you again. They will also refer to documentation held and reports from consultants and any relevant third parties, where appropriate. 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, material distress or inconvenience, we will make proposals to put things right for you.

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

Keeping you informed

We will write to you at least every 4 weeks to update you on our progress towards resolving your complaint. We will always try to reach a conclusion within 8 weeks but if we are unable to do this, perhaps due to the complexities of the case, we will write to you again with details of the progress of our investigation. At this point you will be advised that if you are not satisfied with the progress made, you may refer the matter to the Financial Ombudsman Service.

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 of our conclusion.

Complaints we cannot settle

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. 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



Canada Life

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