

Irish Life - Our promises to you



Worldclass financial advice

1. Our financial advisers:
 - aim to understand your personal needs and will give you quality advice to suit you.
 - will have excellent product and financial knowledge.
 - will send you your personalised financial report after completing our free financial review service.

Responding to you accurately and promptly

2. All our staff will keep their promises and commitments made to you:
 - we will answer your phone queries immediately or if that is not possible we will update you on progress within 5 working days.
 - we will acknowledge your email query immediately and update you on progress within 5 working days.
 - we will reply to your written enquiries within 5 working days.

Communicating in Plain English

3. For our main products, the product brochures, terms and condition's booklets, your annual benefit statements, and your personal financial review report will be written in Plain English with no small print.

Making a claim

4. Once we have received all supporting documents, and provided the terms and conditions of the plan have been met, we aim to process your claim as follows:
 - Death or specified illness – within 10 working days.
 - Pensions – within 5 working days.

Encashing your plan

5. Once we have received all supporting documents, and provided the terms and conditions of the plan have been met, we will pay your savings or investment fund within 5 working days.

Your annual benefit statement

6. We will provide an annual benefit statement for all customers.

Customer information

7. Our trained staff are here to answer your questions. You can call our Customer Service team on 01 704 1010.

Monday to Thursday	8am to 8pm
Friday	10am to 6pm*
Saturday	9am to 1pm

Or you can email Customerservice@irishlife.ie

*Our lines are closed from 8am-10am on Fridays to facilitate staff training.

24/7 Services

You can access your plan details on www.irishlife.ie if you have a Personal Identification Number (PIN).

If you have a PIN you can ring our Customer Information Line on 01 704 1111 where you can check the value of your plan 24 hours a day, 7 days a week. (By ringing this number you can also request a pin.)

Your feedback

8. We welcome your feedback at anytime which you can give in person, by phone, by email or in writing.
 - each year an independent research company will conduct customer satisfaction research with 1600 customers to ask for your feedback.

Customer complaints

9. We will try to resolve all complaints fairly and within 10 working days. If this is not possible we will keep you updated on our progress. You can find a full copy of our complaints charter on the back of this page.

Environment and Community

10. We are committed to developing a comprehensive community development programme. We have selected Age Action Ireland as our partner to develop Care and Repair Services for older people in Ireland. We will continue to reduce waste and increase our recycling of paper and cardboard.



Irish Life

Irish Life

complaints charter

Irish Life is committed to delivering the highest level of service to all our customers. We hope you never have any reason to complain to us, but if you do, we want to hear from you.

What can you expect?

- We will deal with all complaints promptly, professionally and fairly.
- All complaints are recorded, monitored for progress and tracked to conclusion.
- We will give an explanation and apology where we have made a mistake.
- We will identify the cause of the complaint and put measures in place as far as possible, to make sure it does not happen again.

How can you make a complaint?

You can make a complaint by phone, email, fax, post or in person. You can contact us in any of the following ways:

- phone our customer service team on **01 704 1010**
- write to us at Irish Life, Customer Complaints Management Team, Freepost, Lower Abbey Street, Dublin 1
- send a fax to 01 704 1900
- email us at customerservice@irishlife.ie
- call to the Irish Life Visitor Centre, Lower Abbey Street, Dublin 1.

If you are writing, faxing or emailing your complaint, please provide your phone number so that we can call you to discuss your complaint.

What will happen next?

We will acknowledge your complaint within one day if you contact us in writing or by fax. You will be given the name of the person you can contact in relation to your complaint.

How long will it take to resolve my complaint?

Our target is to resolve all complaints within 10 working days. If this is not possible we will let you know when you can expect a full reply.

What if you are not satisfied with the outcome?

If you are not satisfied with the outcome of your complaint you may refer your complaint to the appropriate Ombudsman who will decide if the matter falls within their terms of reference. Depending on your type of plan the appropriate Ombudsman may be the Financial Services Ombudsman, or certain cases may be dealt with by the Pensions Ombudsman. They can be contacted at:

Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

Phone: 1890 88 20 90 • **Fax:** 01 662 0890 • **E-mail:** enquiries@financialombudsman.ie

Website: www.financialombudsman.ie

or

Office of the Pensions Ombudsman, 36 Upper Mount Street, Dublin 2.

Phone: 01 647 1650 • **Fax:** 01 676 9577 • **E-mail:** info@pensionsombudsman.ie

Website: www.pensionsombudsman.ie

We are constantly striving to improve our complaints process. To help us do this we ask customers who complain to complete a satisfaction survey.

