

# Complaints Charter



# Our commitment to you

Irish Life is committed to delivering excellent service to all our customers; however, we recognise that things may occasionally go wrong. If you have an issue with the service you receive, we really appreciate the time taken to bring this to our attention. We will do our best to deal with your complaint as effectively and quickly as possible.

## WHAT YOU CAN EXPECT?

### EPICC



Make it **EASY**  
to deal with us



Help you **PLAN**  
ahead



Keep you **INFORMED**



Make it **CLEAR**



Show we know  
and **CARE**



- > We will deal with your complaint promptly, professionally and fairly.
- > We will record each complaint, keep you updated while we investigate your complaint and track it to conclusion.
- > Where we have made a mistake we will apologise and rectify.
- > We will give a detailed response explaining the reason for any decision we make.
- > 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.
- > We will keep our promises and commitments.





## How do I make a complaint?

We have many ways in which you can contact us:

-  01 562 5100
-  heretohelp@irishlifehealth.ie
-  The Complaints Team, Irish Life Health, PO Box 13028, Dublin 1

**For us to resolve your complaint as quickly as possible, please include the following information when you contact us:**



- > Your account details (policy/membership number/plan name) – this will help us to find the account you are contacting us about.
- > Phone number – this will help us if we need to speak with you at any stage during the complaint investigation.
- > As much information about the complaint as you feel able to give.
- > Are there any particular actions you wish us to take to resolve your complaint? If so, please include them.

**If you need any special assistance please let us know so we can help by adjusting our complaint process to suit your needs.**

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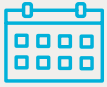
## What will happen next?



Once we assign your complaint to one of our dedicated complaint handlers, we will acknowledge your complaint in writing and include a direct telephone number for our team should you wish to contact us.

During the complaint investigation, the team member assigned to your complaint may contact you to seek relevant additional information and/or provide you with an update.

When we complete the investigation, we will contact you and explain the findings and the outcome.



## When should I expect a response?

- > We aim to resolve our complaints within 20 working days.
- > Due to nature of complaints, it may take longer than anticipated to complete the investigation. If this does happen, we will contact you and let you know how the investigation is progressing.
- > Under the Central Bank's Consumer Protection Code, we are required to provide you with written updates on the progress of your complaint every 20 working days.



## What if I have any questions?

If you have any questions, please feel free to contact us using the direct phone number that we will provide to you in our complaint acknowledgement communication and we will be happy to help you.

## Contact us

**Phone** 01 562 5100  
**Email** heretohelp@irishlifehealth.ie  
**Write to** The Complaints Team, Irish Life Health, PO Box 13028, Dublin 1.

Calls are recorded for staff training and monitoring as well as maintaining a record of customer transactions completed over the phone.

Irish Life Health dac is a private company limited by shares and registered in Ireland. Registered Office: Irish Life Centre, Lower Abbey Street, Dublin 1. Registered Number: 376607. Irish Life Health dac is regulated by the Central Bank of Ireland.



## What if you are not satisfied?

If you are not satisfied with the outcome of your complaint, you may refer the matter to the Financial Services and Pensions Ombudsman who will decide if the matter falls within their terms of reference.

### You can get more information from:

Financial Services and Pensions Ombudsman  
Lincoln House, Lincoln Place  
Dublin 2, D02 VH29

**Telephone:** (01) 567 7000

**Email:** info@fspo.ie

**Website:** www.fspo.ie

### Online products:

Further information on online product dispute resolution can be found @ <http://ec.europa.eu/consumers/odr/>