

## COMPLAINT PROCEDURES

### Customer Care

Our aim is provide you with a high standard of customer service. However, occasionally things can go wrong and when they do we will try to sort them out as quickly as possible.

This leaflet explains how we will deal with any complaints you may have and what you can do if you think we have not resolved the matter to your satisfaction.

### How to make a complaint

If you have a complaint about your policy or investment or any aspect of our service, you can contact us by telephone, or in writing either by post or e-mail.

**in writing to:** Utmost Life and Pensions, Walton Street, Aylesbury, Bucks,  
HP21 7QW, or

**by e-mail to:** [enquiries@utmost.co.uk](mailto:enquiries@utmost.co.uk), or

**by telephone to:** 0330 159 1530 or + 44 1296 386242 if calling from overseas  
Calls may be recorded for training and monitoring purposes.

### Information you should provide

To help us deal with your complaint and resolve the matter as quickly as possible please provide us with the following:-

- your name and address and policy number(s)
- a clear outline of your complaint
- what outcome you are looking for
- a telephone number in case we need to contact you by phone

If we require any documents from you, we will let you know.

## How we will handle your complaint

- **Acknowledging your complaint**

We will normally acknowledge your complaint in writing within 5 business days of receiving it and confirm who will be handling your complaint.

- **Investigation of your complaint**

We will investigate your complaint as quickly as we can. We may need additional information from you or other parties, in order to complete our investigation.

Within 4 weeks we will either provide you with our response to your complaint or advise you that we need more time to complete our investigation and the reason for this. We will also advise you when we will contact you again.

If we have been unable to complete our investigation within 8 weeks we will advise you of the reason for this and what action you may take. We will also indicate when we expect to be able to provide a final response.

We will keep you regularly informed until our investigation is completed.

- **Your right to refer to the Ombudsman**

If we have not been able to complete our investigation within eight weeks and you are dissatisfied with the delay, or if you are dissatisfied with our final response, you can refer the matter to the Financial Ombudsman Service. You can contact them:

- at The Financial Ombudsman Service, Exchange Tower, London E14 9SR;
- by e-mail at [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk); or
- by telephone on 0800 023 4567 or 0300 123 9123.

Their website address is [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

In some circumstances your complaint may not be covered by the Financial Ombudsman Service.