



## **Windsor Life Complaints Procedure**

### **How Do I Complain?**

If you have a complaint this should be addressed to the Regulatory Complaints Manager, Mr Andrew Radford.

A checklist of the points to include in your letter is given below:

- head your letter 'COMPLAINT',
- give your full name,
- give your full postal address. A daytime telephone number would help us contact you quickly if additional information is required,
- give the name of the investment you bought and the date on which you bought it,
- quote any policy number or reference number you have been given,
- if you know it, give the name of the person who advised you or arranged the investment for you or who has been handling the matter for you to date, and
- give as full a statement as possible of the reasons for your complaint.

### **Do I Have To Make The Complaint In Writing?**

No. You can telephone us to make the complaint. You should make it clear that you are registering a complaint and make a note of the name of the person you spoke to and the date that you rang. Our client help desk number is 0800 073 1777.

### **What Happens Next?**

- we will acknowledge your complaint within 5 working days of the complaint being received,
- we will investigate your complaint, and
- after our investigation is complete we will write to you explaining the outcome of the investigation.

### **How Long Will The Investigation Take?**

Firms are expected to complete their investigations within 8 weeks of receiving a complaint. We will endeavour to complete our investigations within 4 weeks, but will provide an update at this stage if it has not been possible to conclude our investigation. If we are unable to complete our investigation within 8 weeks, we will write to you again with an update, also advising you that you can, if you wish, take your complaint to the Financial Ombudsman Service. You will be sent a booklet explaining the Ombudsman scheme at this point.

### **What Happens At The End Of An Investigation?**

At the end of an investigation, we will send you a senior management decision letter explaining the outcome of the investigation and details of any offer we are prepared to make.

### **What If I am Not Satisfied With The Outcome Of The Investigation?**

If you are not satisfied with the outcome of the investigation of your complaint you can take your complaint to the Financial Ombudsman Service. Please note that the FOS can only consider your complaint if you have lodged a formal complaint with us first. You will be sent a booklet explaining the Ombudsman Scheme.