



Your Complaint and Us

At SEB Life International, we always strive to provide an optimal service to our policyholders. This optimal service includes dealing with any complaints that may arise from time to time. We hope that in common with the vast majority of our policyholders you never have cause to complain about our products or services but, if you do, this guide briefly outlines how we will deal with your complaint.

In this guide:

'SEB Life International' means SEB Life International Assurance Company Designated Activity Company;

'we', 'us' and **'our'** mean SEB Life International;

'you' and **'your'** mean you, the policyholder.

Our ethos

We attach great importance to resolving policyholder complaints as quickly and as amicably as possible. We train and update our staff on a regular basis, enabling them to deal with complaints in a manner that conforms to the highest standards. Our best practices are informed by international and local standards.

Making a complaint

We encourage policyholders to contact us immediately if they have any concern regarding our products or service. In the unlikely event that you need to make a complaint, we understand that policyholders may have differing complaints and therefore each individual complaint will be dealt with accordingly. In the first instance, you should contact us via any of the means set out below, state your complaint and (when calling) ask to speak directly with the relevant manager. You may also wish to consider whether your complaint might be better made to or through your chosen intermediary, especially if it concerns any actions of that intermediary.

Timing of process

If you lodge a complaint by e-mail, post, fax or telephone, we aim to acknowledge that complaint as soon as possible (usually within 2 working days of receipt) and to advise you of progress at least every 20 working days thereafter. We also seek to advise you of an expected timeframe for investigation. Where an answer or resolution cannot be provided within that timeframe, we will give reasons for that delay and an updated expected timeframe.

Processing complaints

We will investigate all complaints. Once your complaint is received and acknowledged, it will be assigned to the relevant Operations team to find a suitable resolution. This team will be your point of contact. The team will focus on what the complaint relates to and what you are seeking in terms of a resolution. We will ensure that any complaints are dealt with in a fair and timely manner. From experience, we always prefer to try to seek an amicable resolution of any complaints received. In the unlikely event that it is not possible to resolve your complaint or our final decision is not fully satisfactory to your demands, we will provide you with an explanation of the position taken by us and refer you to the local ombudsman. This is without prejudice to your legal rights.

Contact details

It is our goal and hope that, in common with the vast majority of our policyholders, you will never need to make a complaint. In the unlikely event that you do, our contact details are as follows:

SEB Life International, Bloodstone Building, Sir John Rogerson's Quay, Dublin 2, Ireland

Telephone: +353 1 4870700 | Website: www.seb.ie | Email: operations@seb.ie

Important legal notice: This document is intended as a guide only. It is not a legal document. It is not intended to create any legal obligations or rights nor should it be construed as so doing.

Postal address: SEB Life International, Bloodstone Building, Riverside IV, Sir John Rogerson's Quay, Dublin 2, Ireland.

Switchboard: +353 1 487 07 00, Fax: +353 1 487 07 04, E-mail us at: sales@seb.ie

SEB Life International Assurance Company Designated Activity Company trading as SEB Life International is regulated by the Central Bank of Ireland. Registered in the Republic of Ireland. Registered office: SEB Life International, Bloodstone Building, Riverside IV, Sir John Rogerson's Quay, Dublin 2, Ireland. Registration number 218391.

This is not an advertisement. All information is correct as at April 2016 but is subject to change.