

# Forester Life complaints policy

This leaflet summarises our complaints procedure and is designed to help you understand how we will deal with your complaint.

### **How do I make a complaint?**

At Forester Life we understand that sometimes things can go wrong. If you are unhappy with any aspect of the service provided to you, please let us know:

- In writing: Customer Relations Officer, Foresters House, 2 Cromwell Avenue, Bromley BR2 9BF
- By telephone: 0333 600 0333
- By email: [customer.relations@foresters.co.uk](mailto:customer.relations@foresters.co.uk)

### **How do you deal with my complaint?**

In the first instance, we will normally try to resolve your complaint by the close of business on the third working day after the day your complaint is received. We will contact you to make sure you are satisfied with our findings, and will confirm them in writing to you within five working days after the complaint has been resolved.

### **What if my complaint cannot be resolved quickly?**

In some circumstances it may not be possible to resolve your complaint within the three day period if for example, we need to obtain more information to fully address the complaint. In such cases we will acknowledge your complaint in writing within 5 working days after receipt and a Customer Relations Officer will be assigned to investigate the complaint.

Your Customer Relations Officer will endeavour to complete the investigation within four weeks and once the investigation is complete will send our response to you in writing. We will set out our final decision and explain the reasons for that decision. If your complaint is upheld we will include what we intend to do to put things right. If your complaint is not upheld we will explain why. We will also provide you with details of how to refer your complaint to the Financial Ombudsman Service should you remain unhappy with our decision.

### **How do you keep me informed?**

If your Customer Relations Officer has not been able to complete the investigation within four weeks, we will write to you to explain why. In the event that we have not been able to resolve your complaint within eight weeks, we will send you a further letter to explain why. We will also tell you how to refer your complaint to the Financial Ombudsman Service if you are unhappy with the delays or how we have handled your complaint.

After eight weeks if we have not resolved your complaint, we will write to you every four weeks to update you with the progress of our investigation until we can provide you with a final decision.

### **What is the Financial Ombudsman Service (FOS)?**

FOS is an independent resolution scheme. You have six months following our response to your complaint, including complaints resolved within three days, to refer the complaint to FOS. This service is free of charge to customers.

The contact details for the Financial Ombudsman Service are:

- Address: The Financial Ombudsman Service, Exchange Tower, London E14 9SR
- Telephone Number: 0300 123 9123
- Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)
- Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

If you require any further information about our complaints procedure you can telephone Customer Relations on 0333 600 0333.

If your complaint concerns an activity or product not regulated by the Financial Conduct Authority, for example, branch activity or membership benefits, you will not receive rights to refer the matter to FOS.

Forester Life Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Forester Life Ltd is registered in England number: 2997655.

Registered Office:  
Forester Life Ltd, Foresters House,  
2 Cromwell Avenue, Bromley BR2 9BF

T 0333 600 0333  
E [service@foresters.co.uk](mailto:service@foresters.co.uk)

[foresters.com](http://foresters.com)

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