



Our complaints procedure



Who should I contact in the first instance?

We can resolve many issues straight away, so you should contact our Customer Care Team in the first instance. They will generally be able to provide you with an immediate response concerning any of the products or services we provide*.

Their contact details are:

Zurich International Life
P.O. Box 50389
Dubai
UAE

Or you can telephone on: +971 4 363 4567
between 08:00 and 17:00 hours (local time – Dubai)

Or email: dubai.query@zurich.com

(* If your complaint is concerning your portfolio bond, please contact the Bond and Fund Administration Servicing Team on +44 1624 691527 between 08:00 and 17:00 hours GMT, or by email to bondadmin.servicing@zurich.com.

What are the next steps if I'm not happy with the response you provide?

We always aim for the best in terms of customer service, but we recognise that we may not always be able to reach an agreement with you. If this is the case, and you remain dissatisfied once you have received our response, then please tell us. You can refer your complaint to our Complaints Officer, who will acknowledge your correspondence within 24 hours. They will conduct a full investigation, and aim to resolve your concerns within ten working days; we will keep you informed of progress whilst our enquiries are continuing.

In the unlikely event we can't reach agreement with you, we will send you a final response on behalf of Zurich International Life and make you aware of your right to refer your complaint to either the Insurance Authority, the Central Bank of Bahrain, the Qatar Financial Centre Regulatory Authority, or the Isle of Man Financial Services Ombudsman Scheme.

Insurance authority

If we are unable to resolve your complaint to your satisfaction, or if you remain dissatisfied following receipt of our final response letter, you have the option to contact our local regulator in the UAE, the Insurance Authority. They will arrange to conduct an independent review of your case.

The Insurance Authority contact details are:

Insurance Authority
P.O. Box 113332
Abu Dhabi
UAE

Or you can telephone on: +971 2 627 3330

Central Bank of Bahrain (previously known as the Bahrain Monetary Agency)

The local regulator for Bahrain is the Central Bank of Bahrain.

The Central Bank of Bahrain contact details are:

The Central Bank of Bahrain
P.O. Box 27
Manama
Bahrain

Or you can telephone on: +973 17 547 777

Or email: compliance@cbb.gov.bh

Website: www.cbb.gov.bh

Qatar Financial Centre Regulatory Authority

The local regulator for Qatar is the Qatar Financial Centre Regulatory Authority (QFCRA).

The QFCRA's contact details for complaints are as follows:

The Customer Dispute Resolution Scheme
P.O. Box 22989
Doha
Qatar

Or email: complaints@cdrs.org.qa

Website: www.qfcra.com

The Isle of Man Financial Services Ombudsman (FSO) Scheme

You also have the option to ask the local Isle of Man regulator, the FSO, to formally review your case.

The FSO contact details are:

The Financial Services Ombudsman Scheme
Isle of Man Office of Fair Trading
Government Buildings
Lord Street
Douglas
Isle of Man
IM1 1LE

Or you can telephone on: +44 1624 686500

Or email: ombudsman@iomoft.gov.im

Website: www.gov.im/oft

This is a free, independent dispute resolution service for customers with a complaint against an Isle of Man based financial firm such as Zurich. The role of the Scheme is to settle disputes impartially and to make what they believe is a fair and balanced decision (including payment up to GBP100,000) based on the facts of each individual case.

If you are unsure whether the FSO will look at your complaint, please contact them directly for further information.

Our commitment to customer service

We are committed to handling all complaints – on any aspect of our service – fairly, thoroughly and promptly.

Important information

Zurich International Life Limited is registered (Registration No.63) under UAE Federal Law number 6 of 2007 and its activities in the UAE are governed by such law.

Zurich International Life Limited is registered in Bahrain under Commercial Registration No. 17444.

Zurich International Life Limited is authorised by the Qatar Financial Centre Regulatory Authority.



Zurich International Life is a business name of Zurich International Life Limited which provides life assurance, investment and protection products and is authorised by the Isle of Man Government Insurance and Pensions Authority.

Registered in the Isle of Man number 20126C. Registered office: 43-51 Athol Street, Douglas, Isle of Man, IM99 1EF, British Isles.

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Zurich International Life Limited is part of the Zurich Financial Services Group which has a representation in more than 50 countries.

Calls may be recorded for training and quality purposes.



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