

Zurich Assurance Ltd
Tricentre One, New Bridge Square
Swindon SN1 1HN
Telephone: 01793 514514



FAO: Emma
Pension Practitioner
UK Administration Centre
48 Chorley New Road
Bolton
BL1 4AP

Please address any replies to:
Complaints Team
Dept ref : CSD-G84 KE
Our ref : 374575
Telephone : 0370 241 6950

Date : 21 December 2017

Dear Emma

Complaint about Mr Andrew Guy Pastre's Personal Pension Plan

Thank you for your telephone call on 15 December 2017 in which you expressed your concerns about Mr Pastre's plan.

I'm sorry to hear that you're unhappy and I'll contact you again as soon as I've looked into the issues you have raised.

Your comments are important to us and I've enclosed an explanation of our internal complaint handling procedure to let you know the process we'll go through to resolve your concerns.

If there are additional points that you wish to add, please call us on 0370 241 6950 and we'll be happy to discuss this in more detail.

Yours sincerely

Yvette Harvey
Complaints Team
Customer Services

How we handle complaints

We are committed to giving you a high standard of service.

If you are unhappy in any way with the advice or service you have received, we offer you a clear complaint handling procedure, which we explain below.

Our dedicated complaint handlers deal with complaints fairly, consistently and in a timely manner.

When we receive your complaint

We will write to you promptly to let you know we have your complaint. If we can respond to your complaint at the same time we will, otherwise we will tell you how we intend to deal with it.

Resolving your complaint

We will look into your complaint and, if we need more information from you to resolve it, we will write to you or phone you to explain what we need.

Once we have completed our investigation, we will write to let you know:

- the outcome of our investigation
- where relevant, any offer of compensation the Company is prepared to make
- if applicable, details of how you can refer your complaint to the Financial Ombudsman Service (FOS), if you are not satisfied with our decision. The maximum money award for complaints received by the FOS is £150,000
- if applicable, details of The Pensions Advisory Service (TPAS). They can help you resolve any service related issues you may have experienced with your employer's pension scheme.

If there is a delay in resolving your complaint

Our regulator, the Financial Conduct Authority, expects us to resolve most complaints within eight weeks. We are committed to achieving this and, where possible, resolving complaints even sooner.

If we do not have all the information we need to resolve it and need to collect this, or if there is a delay for any other reason, we will write to you to let you know what is happening.

In the unlikely event your complaint takes longer than eight weeks to resolve, we will write to you at that time to explain why. We will also let you know whether and how you can refer to the FOS or TPAS if you are unhappy with the delay.

We will then keep in touch with you regularly until we have completed our investigation.