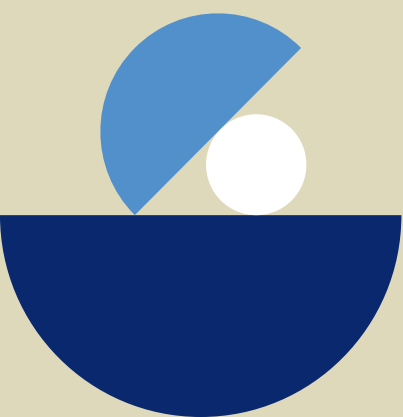


# Complaints Management Policy

Zurich Engineering Inspection Service



# Introduction

Complaints handling is a regulated activity and Zurich Engineering Inspection Services (ZEIS) is committed to fully complying with the complaints handling guidelines.

It is important to maintain a fair and consistent approach that takes into account the customer experience, so the guidelines we adhere to include industry and Zurich specific best practice principles.

All ZEIS employees who may receive or handle a complaint must be aware of and comply with the procedures and requirements detailed within this document. Customer Support are available at any time should you have any questions in relation to this process.

Customer Support are responsible for the management of complaints for the Zurich general insurance business in Ireland if not resolved within 5 working days. By reporting on complaints, we are able to identify trends which need to be resolved and update our procedures where appropriate. This in turn should reduce the number of complaints we receive.

Making a complaint or appealing a complaint will have no detrimental affect on the service provided or future services being offered.

## ZEIS's definition of a complaint

**A complaint is any expression of dissatisfaction, whether oral or written and whether justified or not, from or on behalf of an eligible complainant.**

**An appeal is the process in which cases are reviewed, where parties request a formal change to an official decision.**

## Escalating a complaint

- Send the complaint by email to [iez.engineering@zurich.com](mailto:iez.engineering@zurich.com)
- Telephone complaints should be escalated by the business area to the Operations Manager – Engineering Services.
- If a customer requests the contact number for Customer Support the number **01 609 1918** should be given.
- There is no cost to a complainant in making a complaint.

## Zurich's objectives in relation to complaints handling

To deal with customers promptly, professionally, fairly and impartially

To ensure that all complaints are handled by a ZEIS employee who was not involved in the matter giving rise to the complaint to avoid conflict of interest

To give an explanation and apology to customers where we have made a mistake

To update our internal procedures where appropriate to avoid a recurrence of any identified problems

To maintain a comprehensive complaints database and to conduct regular complaints analysis on complaints

# Who can complain?

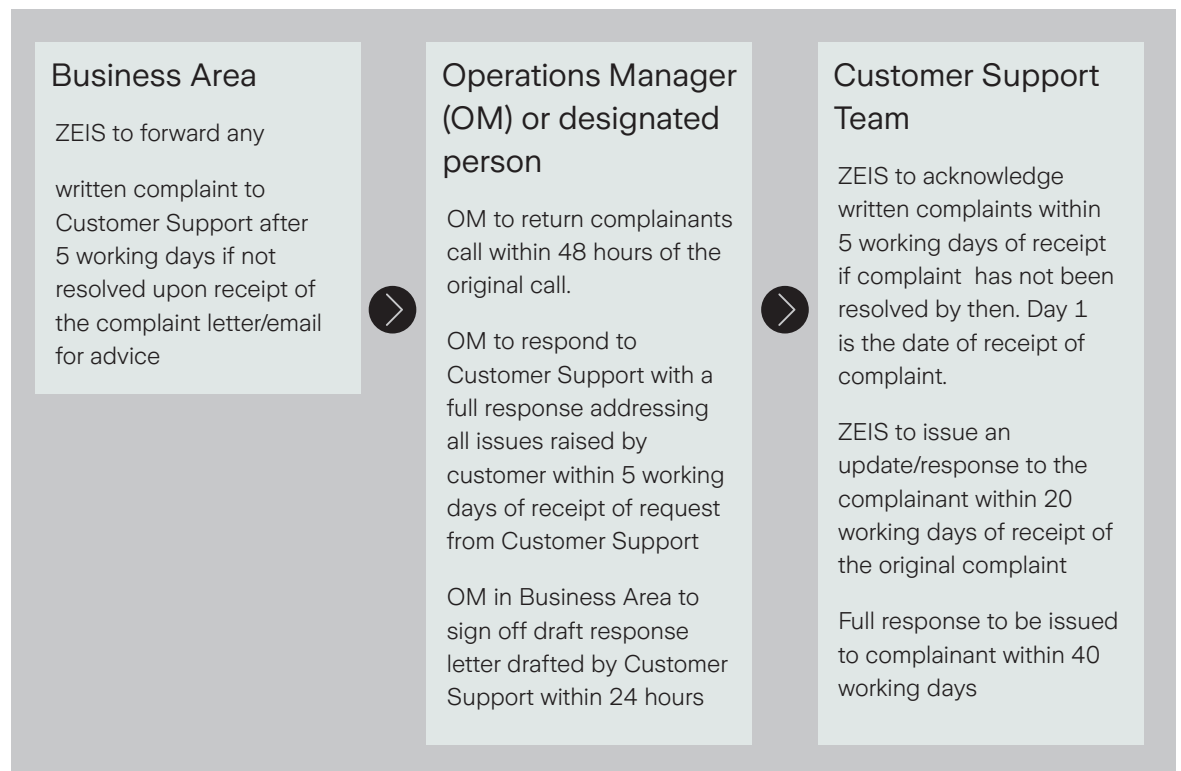
Complaints can be received from the following:

- Policyholder
- Insured Person
- Beneficiary
- Third Party

The complainant may appoint a representative to manage their complaint. Examples are: Brokers, Solicitors, Public Loss Assessors, Insurance Ireland, TD's, Charities, family members etc.

We must have the policyholder's authority to correspond with another party in relation to their complaint.

# Internal SLAs



# Sign Off Process

- In the event that Customer Support do not agree with the response from the Business Area the matter is referred to the Head of Engineering.
- After approval is received on the response letter from the Operations Manager in the Business Area, the complaint file and draft response letter are discussed at a weekly complaints meeting between Customer Support and the Chief Compliance Officer.
- At the complaints meeting all issues and outstanding complaint responses are discussed and the Chief Compliance Officer approves the approach recommended by Customer Support or suggests an alternative approach for handling specific complaints.
- An agenda & minutes are maintained for all meetings and are circulated to relevant parties.
- The Customer Support Co-ordinator is responsible for ensuring that a consistent approach is undertaken by Customer Support in handling complaints and that all issues are discussed with the Chief Compliance Officer.
- If an urgent complaint requiring approval arises between the scheduled complaints meetings a member of Customer Support.

## Customer Support does the following:

- Maintains a detailed complaints database and logs all written complaints on the database and all escalated telephone complaints
- Generates monthly reports on complaints and provides these to the executive committee
- Reviews complaint trends quarterly and reports on findings to management
- Meets with the business areas quarterly to discuss the complaints analysis
- Maintains a log of all actions arising from individual complaints and discusses same with the business areas. An action is agreed and Customer Support log the action until it had been completed. Monthly updates are sought from the business

## Appeals Process

- You have the right to formally appeal this decision. To take this course of action please respond in writing to our Customer Support team, detailing the reasons for this appeal and the matter will be escalated internally to our Claims Manager for review and response to you within 10 working days.
- Should you have cause for complaint in relation to any aspect of the handling of this issue and would like to make a formal complaint, **you may contact the Customer Support Team at PO Box 78, Wexford, telephone +353 (1) 667 0666 or email to customersupport@zurich.com**

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