

Acorn Life's Complaint Procedure for Customers

Our Commitment to You

Acorn Life DAC (Acorn Life)/("We") are committed to providing fair, prompt, and courteous service to all our customers. If you are unhappy with any aspect of our products or service, you can complain and we will take your complaint seriously, investigate it thoroughly, and try to resolve it as quickly as possible.

How to Make a Complaint

You can contact us to make a complaint by the following methods:

Phone: 091 535700 or 1800 446 446

Email: info@acornlife.ie

Post: Acorn Life, St Augustine Street, Galway, H91 PN8

If you require assistance to make a complaint, we will assist you with this.

What Happens When We Receive Your Complaint

We will acknowledge your complaint within 5 working days of it being received. Our acknowledgment will include:

- Details on how we handle complaints
- Information about your right to refer to the Financial Services & Pensions Ombudsman (FSPO)
- Contact details for the FSPO.
- We will assign you with a point of contact

Oral complaints are treated the same as written ones, with written correspondence provided.

Where we have an email address for you, written complaint correspondence will be sent by email.

How We Will Handle Your Complaint

We aim to investigate your complaint and resolve it within 40 working days of receipt of the complaint. We will provide you with updates every 20 working days on the progress of the investigation of your complaint

Resolution Timeline

If your complaint is not resolved within the 40 working days, we will write to you and:

- Notify you of the anticipated timeframe we hope to resolve your complaint
- Inform you of your right to refer the matter to the FSPO
- Provide you with the contact details for the FSPO

Final Response

Within 5 working days of the completion of the investigation, we will write to you and advise you of:

- The outcome of your complaint and the reasons for our decision
- Where applicable, the terms of any offer or settlement being made
- Your right to refer the matter to the FSPO
- The contact details for the FSPO.

Your Right to refer to the Financial Services & Pensions Ombudsman (FSPO)

If you are not satisfied with our final response, or if we have not resolved your complaint within 40 working days, you may refer your complaint to:

Financial Services and Pensions Ombudsman

Lincoln House,
Lincoln Place, Dublin 2,
D02 VH29
Tel (01) 567 7000
Email: info@fspo.ie
Website: www.fspo.ie

- **Accessibility and Support**

If you have any additional needs or require support due to vulnerability or personal circumstances, please let us know. We will make sure the complaint process is accessible and suitable for you.