

STM Life – Complaints Procedure

Our Commitment

STM Life Assurance PCC Plc (STM Life) is committed to providing the highest level of quality and service and observes industry best practice when dealing with all customer-related issues.

We hope that you will never have a reason to complain or be dissatisfied with our service, but we also know that sometimes things do go wrong and, as a valued customer, we want to put things right as soon as possible.

How To Complain

Complaints can be made in one of the following ways:

- In writing (by email, letter or fax);
- By telephone – please call us on 00350 200 42686. Lines are open 8:30am to 5:30pm (GMT +1) Monday to Friday;
- In person by visiting our offices at 3rd Floor, 55 Line Wall Road, Gibraltar.

When contacting us, please provide the following information:

- Full personal details including a telephone contact number;
- Policy Number; and
- What has gone wrong with our services including any supporting documentation, if you have any.

If your complaint relates to advice you have received in the past, please contact your financial adviser in the first instance.

Our Process

Our aim is to deal with your complaint as quickly as we can.

- We will acknowledge receipt of your complaint
- Check our understanding of your issues
- Aim to satisfactorily resolve your complaint within a timely manner

We will acknowledge your complaint within 3 business days and provide you with details of who will be dealing with your complaint and what you can expect next. We aim to resolve complaints as quickly as possible. However, some complaints may be more complex than others and may take some time to investigate. If we are unable to resolve your complaint within 8 weeks, we will contact you to explain the current position regarding your complaint.

Once the complaint has been fully investigated with an outcome and action reached, we will send you our final response letter (decision letter). You will also be advised who you can contact if you are unhappy with the final response received.