

### Who should I contact in the first instance?

We can resolve many issues straight away, so you should contact our Customer Service Department by email using [ask@monument.im](mailto:ask@monument.im) – they will be able to provide you with a response concerning the products and services we provide.

A member of our Customer Service Department will record the receipt of the complaint, issue an acknowledgement on behalf of the Company within 2 working days, and register your complaint. The matter will be reviewed by the Head of Operations, after which a senior member of our Customer Services Department will arrange for a resolution to be issued within 4 weeks. If the complaint is complex and requires more time for a full investigation, we will inform you.

### What are the next steps if I am not happy with the response you provide?

If this is the case, then please let us know by contacting our Head of Operations by email using [ask@monument.im](mailto:ask@monument.im). Our Operations Director will acknowledge your complaint within 2 working days, review your complaint and original resolution and will work to provide satisfactory closure to your complaint within 4 weeks.

In the unlikely event that we cannot reach an agreement with you, we will send you a final response on behalf of Monument International Life Assurance Company Limited and make you aware of your right to refer your complaint to the Isle of Man Financial Services Ombudsman Scheme.

### Isle of Man Ombudsman Scheme

If we cannot resolve your complaint to your satisfaction within 8 weeks, or if you remain dissatisfied following receipt of our final response, you can ask the Financial Services Ombudsman Scheme to review your case.

The FSOS contact details are:

The Financial Services Ombudsman Scheme  
for the Isle of Man  
Foxdale Road  
St John's  
Isle of Man  
IM4 3AS

Telephone : +44 (0) 1624 686500  
Fax : +44 (0) 1624 686504  
E-mail : [ombudsman@iomoft.gov.im](mailto:ombudsman@iomoft.gov.im)  
Web : [www.gov.im/oft](http://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 Monument International.

If you are unsure whether the Financial Services Ombudsman Scheme will look at your complaint, contact them directly for further information.