Complaints Procedure

At Sedgwick, we are dedicated to providing a high-quality service, however there may be occasions when our service may fall short of your expectations. Our internal Complaint Procedures have been designed to meet the requirements as set out in the Central Bank of Ireland's Consumer Protection Code (CPC) **2025 Complaint Handling Principles**. This guide outlines how your Complaint will be dealt with.

Acknowledgement of your Complaint

The enclosed letter formally acknowledges the fact that you have made a Complaint. The Acknowledgement Letter confirms:

- How we will handle your Complaint
- Who will handle your Complaint
- What further steps, if any, you need to take.

What Sedgwick will do Next

Your complaint will be assigned to one of our Complaint Handlers for investigation. We aim to issue a detailed Final Response Letter within four weeks of receiving your complaint. Should we be unable to respond within this period, we will write to you to explain the reasons for the delay and to advise when you can expect to receive our Final Response Letter.

In the event that we are still not in a position to provide a Final Response Letter after eight weeks, we will notify you accordingly and set out the reasons why. If you are dissatisfied with our explanation for the continued delay, you may be entitled to refer your complaint to the Financial Services and Pensions Ombudsman (FSPO).

Following the completion of our investigation, we will issue a Final Response Letter setting out the details of your complaint, the findings of our review, and the outcome of our investigation. The Final Response Letter will confirm one of the following outcomes:

- Your complaint is **upheld** – we will explain our findings and outline the actions we will take to resolve the matter and address your concerns.
- Your complaint is **not upheld** – we will provide a clear explanation of our findings and the reasons for our decision.

If you remain unhappy with our decision

We are committed to resolving all complaints fairly, promptly, and transparently. If, following the completion of our review, you remain dissatisfied with our final response, you may have the right to refer your complaint to the Financial Services and Pensions Ombudsman (FSPO) for an independent review. The FSPO is a free and impartial service that investigates and adjudicates complaints between consumers and financial service providers.

Financial Services & Pensions Ombudsman,
Lincoln House, Lincoln Place, Dublin 2
D02 VH29
Lo Call: 1890 88 20 90
T: +353 1 567 7000
E: info@fspo.ie
W: www.fspo.ie

Please note: *Before the (FSPO) can consider your complaint, you must first allow us the opportunity to investigate and resolve the matter through our internal Complaints Procedure.*