



# Customer Charter

## Our Commitments to You

At Monument, customers are central to our business. We work hard to deliver a quality service that is professional, efficient, and easy to access when you need it. Our Customer Service Charter outlines our service commitment and gives details of what you can expect in your dealings with us.

## Who we are and what we do

Monument Life Insurance DAC is an Irish Registered Life Insurance company. We serve a broad range of customers, including companies, trusts, and individuals, choosing to invest in a range of products from annuities, insurance products, and wealth management.

As the majority of these products are now closed to new business, our focus is on our existing customers and how we can offer best value and service to you.

## Our Values

Key to our customer duty of care is our company culture.

*This is underpinned by our core values:*

- **Commit & Own** – we take personal accountability for our service.
- **Trust** – we show trust and respect for our customers.
- **Flexible** – we are adaptable and focus on key priorities.
- **Collaborate** – we practice and foster collaboration and teamwork.
- **Learn** – we look for ways of innovating and improving.

# What you can expect

## Prompt, efficient and professional service

We understand that your time is precious and that when you ask for information this should always be:

- accurate and relevant,
- provided in a timely and efficient manner and
- delivered in a professional, courteous, and respectful way.

We see value in listening to our customers and supporting this focus through staff training measures.

## Clear and honest communication

We promote the use of easy to understand language and avoid using jargon/corporate lingo wherever possible. This helps to ensure our messaging is clear and concise. We will be honest and transparent in all communications and make full disclosure of all relevant material information.

## Choice of Communication Channels

We will work with our customers' preferred choice of communication and allow customers to move freely between available channels, i.e. email, telephone, their choice of communication, throughout the customer relationship.

## Comments and complaints

We are committed to treating complaints fairly and swiftly. Should you have any concerns, our contact details are available from our Customer Centre or on the most recent correspondence you've received from us by post.

## Fairness and respect for all customers

Every customer has the right to expect to be treated in a fair and courteous manner at all times. Our promise is to act with skill, care and diligence in the best interests of our customers. This includes offering support to customers who find themselves in vulnerable circumstances. To learn more about this, please click on the 'Vulnerable Customer Support' link below.



**Vulnerable Customer Support**

## Data Protection

Your data privacy is important to us. We are compliant with Data Protection regulations to ensure your information is kept private and treated with the confidentiality it deserves. Full details of how we do this are contained in our Data Protection Privacy Notice in your native language. This is located in section of our Customer Centre. You can access this at [www.monumentregroup.com/customer-centre-home/](http://www.monumentregroup.com/customer-centre-home/)

## How to Contact Us

### Website

Our Customer Centre contains details about how to contact us, as well as providing links to our Fund Centre, product literature, and policy claim forms where available. You can access this 24 hours a day, 7 days a week via our website at [www.monumentregroup.com/customer-centre-home/](http://www.monumentregroup.com/customer-centre-home/)

### Telephone

Phones are staffed from 9am to 5pm Monday to Friday, excluding public holidays. You can find the telephone number for our Customer Care team under the 'Contact Us' section under the link for your portfolio as detailed in our Customer Centre. Alternatively, they can be located on the last letter we issued to you. We continually monitor wait times to keep these to a minimum.

### Post and email

Our postal and email addresses are also provided in the same section. Please only use these details to contact us. If in any doubt about the legitimacy of communications received from Monument, please contact us using the details given in the last letter or statement we sent you.

### Help Us to Help You

We endeavour to answer all customer queries as quickly as possible. To assist us in providing the best quality service to you, please provide us with the following when you first contact us:

- Your full name
- Your policy number – you'll find this on your latest statement
- Your contact details so that we may provide you with a reply.

We may need to contact you to ask you for further information for data protection purposes or so that we can direct you to the right team.