

## Alternative Dispute Resolution

As a regulated insurance undertaking, under the Central Bank of Ireland, we support Alternative Dispute Resolution (ADR) as a voluntary, efficient option after exhausting our internal complaints process.

This aligns with Consumer Protection Code 2025 and FSPO guidelines for fair consumer outcomes.

### What is ADR?

ADR includes non-binding mediation or binding arbitration to resolve disputes (e.g. claims or policy issues) without court. It's faster, cheaper and less adversarial than litigation, preserving customer relationships.

### When to Use ADR

- a. Post-internal complaints/ appeals if unsatisfied.

### ADR Provider

We participate with:

The Financial Services and Pensions Ombudsman (FSPO)  
3rd Floor  
Lincoln House  
Lincoln Place  
Dublin 2  
Ireland.

**Phone:** 01 567 7000.

**Email:** <mailto:info@fspoi.ie> **Website:** [www.fspoi.ie](http://www.fspoi.ie)

### How to Proceed

1. In the first instance, complete the internal complaints process.
2. Contact FSPO.
3. Provide policy/ claim details and prior correspondence.

*This service can advise on how to proceed further and may help in resolving the problem. Taking any of these options will not prejudice the policyholder's rights to legal proceedings.*

DeCare Dental, Unit 10a, Lakeside Retail Park, Ballindine Road, Claremorris, Co. Mayo, F12 V089.

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