



Our commitment to you

What to do if you are unhappy with any aspect of your insurance

We believe that you deserve to be treated in a courteous, fair and prompt manner. Our goal is to provide an excellent service to all of our customers.

If there is an occasion when you feel let down then please let us know immediately. We take all customer complaints seriously and we have established the following complaint procedure to resolve your concerns quickly, fairly and by the appropriate department.

Step 1: Within three business days of receiving your complaint:

In the first instance we would encourage you to contact the department you are unhappy with. Members of staff are empowered to support you and will aim to resolve your concerns within three business days, following receipt of your complaint. A written summary resolution communication will be provided to you if the complaint is resolved to your satisfaction.

Step 2: If your complaint cannot be resolved within three business days:

We will send you an acknowledgement letter to explain your complaint has been escalated to the Customer Relations Team who will appoint a dedicated Complaint Manager to support you, keep you informed of progress and provide one of the following within 8-weeks:

- A final response letter explaining the outcome of our investigation, the reason for it and the next steps; or
- A holding letter confirming when we anticipate we will have concluded our investigation.

The Customer Relations Team can be contacted as follows:

In writing: American International Group UK Limited, The AIG Building, 2-8 Altyre Road, Croydon, Surrey, CR9 2LG
Telephone: 0800 012 1301 or +44 (0)20 8649 6666 (if calling from outside the United Kingdom)
E-mail: uk.customer.relations@aig.com
Online: <http://www.aig.co.uk/your-feedback>

Step 3: Referring to the Financial Ombudsman Service:

After receiving our final response or if we have been unable to conclude our investigation within 8 weeks, you may be able to refer your complaint to the Financial Ombudsman Service. We will provide full details of how to do this in our final response or holding letter. The Financial Ombudsman Service can be contacted as follows:

In writing: Financial Ombudsman Service, Exchange Tower, London E14 9SR
Telephone: 0800 023 4567 or 0300 123 9123
E-mail: complaint.info@financial-ombudsman.org.uk
Online: www.financial-ombudsman.org.uk

The Financial Ombudsman Service may not be able to consider a complaint if you have not provided us with the opportunity to resolve it first, or if you are:

- a micro-enterprise with more than 10 employees and a turnover or annual balance sheet of more than €2 million; or
- a small medium business (SME) with an annual turnover above £6.5 million and 50 employees or more, or a total annual balance sheet above £5 million.
- a trustee of a trust with a net asset value of more than £5 million; or
- a charity with an annual income of more than £6.5 million.

If you wish to complain about an insurance policy purchased online you may be able to use the European Commission's Online Dispute Resolution platform, which can be found at <http://ec.europa.eu/consumers/odr/>

Following this complaint procedure does not affect your rights to take legal action. This leaflet can be provided in other formats if required. Calls may be recorded for quality, training and monitoring purposes.