



POLICY DOCUMENT

Personal Accident



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Welcome

This personal accident policy is underwritten by American International Group UK Limited (AIG UK) and AIG Direct is a trading name of AIG UK. When we use 'we', 'our' or 'us' in this document, we mean AIG UK.

This document tells you what your policy covers you for, as well as what isn't covered. Along with a document called the policy schedule it makes up a contract between us and the policyholder, so make sure you keep it safe.

Please read through this document carefully. It should answer any questions you have about your insurance. If you're still unsure about anything, or if something doesn't look right, please contact us on +44 (0)20 8662 8100.

This is an agreement between us and you. No one else has any rights under this agreement, other than your legal representative or anyone else you choose to carry out your wishes if you die.



When we say 'you' or 'your', we mean the policyholder and their husband, wife, or partner as well as any dependent children, who are named on the policy schedule. Please note, all adults insured under this policy must live at the same address and be under the age of 75. When anyone named on the policy schedule reaches their 75th birthday, we'll stop covering them on the date the next premium is due.

When we say 'policyholder' we mean the person that applied for this policy. They'll be named as the policyholder on the policy schedule.

When we say 'dependent child', we mean your children up to their 18th birthday. If they're in full-time education, we'll cover them up until their 23rd birthday. This includes adopted, foster and step-children.

This policy is designed to cover you if you're injured in an accident. When we say 'accident', we mean something that's sudden and unexpected and happens external to the body.

When we say external to the body, we mean a sudden event outside of your body which applies a force to it

and causes an injury. We don't cover anything that's caused by, or is a symptom of, any illness or disease or wear and tear.

To give an example, if you slip a disc in your back when lifting or moving heavy boxes, you wouldn't be covered. But if you drop one of the boxes on your foot and break a bone, you would be.

You must be able to confirm when, where and how the accident happened if you want to make a claim.

We'll also cover you if you're injured as a result of being exposed to extreme weather conditions.

This policy covers residents of the United Kingdom (UK), the Isle of Man and the Channel Islands. If you leave the country for longer than 180 days in a row, please let us know as you'll no longer be covered.

All terms and conditions are provided in English, and we'll only ever communicate with you in English. Please contact us if you need this policy document in a different format, including larger print or braille.

How this policy works

This personal accident policy is designed to cover you if you're injured in an accident. Your cover starts from the date shown on your policy schedule and we'll cover accidents that happen between that start date and end date. You can make claims for accidents that happen between those dates, even after the policy has ended. This policy will end if either we or the policyholder cancel it.

If you want to claim for any injuries or disabilities caused by an accident, they need to have first appeared no more than 2 years after your accident.

You can claim for more than one accident under this policy. The most we'll pay in total for each adult named on the policy schedule across the life of the policy is £40,000 if you have Silver cover. If you have Gold cover, you can claim up to £80,000 and up to £160,000 if you have Platinum cover.

This policy document details everything that's covered, as well as what's not. It's important you read it along with your policy schedule to make sure you have the cover you need. If you're injured in an accident,

we'll pay the amount shown in the table that matches your injury.

The premium

The premium is the amount the policyholder pays us so we can provide you with insurance. We'll collect it monthly on the first day of the month. It's important you keep up to date with your payments. We won't pay claims if you have any unpaid premiums.

If you miss a payment, you'll have 30 days to pay and stay covered. If it still goes unpaid, we'll cancel your policy from the date the unpaid premium was due.

If you have a pre-existing condition

This policy covers injuries directly caused by an accident. If you had a pre-existing condition or disability that got worse because of your accident, we'll take this into account when you claim. We'll work out the difference between your condition or disability before and after the accident and pay an amount based on this.

To do this, we'll need to talk to the medical consultant that treated you. They'll assess your condition, and we'll use this to work out how much we'll pay. If your medical consultant can't do this, we'll ask another qualified medical consultant to do it.

For example, you may have been partially blind before you took out this policy. If you then had an accident that left you completely blind, we'd ask a medical consultant to assess the difference in your vision before and after the accident. If your vision before the accident was 50%, and you lost the other 50% in the accident, we'd pay 50% of your covered amount.

Giving us the facts

It's important you give us complete and accurate information at all times. If you notice any information isn't right, or if your circumstances change, you should tell us straight away. If you don't tell us the truth, or if you mislead us or exaggerate a claim, we may cancel your policy or treat it like it never existed. If we do this, we won't refund any premiums you've paid us.

Contact us

You can contact us in the following ways.

By phone

+44 (0)20 8662 8100

Our lines are open between 8:30am and 5:30pm Monday to Friday (except on public holidays).

By email

aigdirect.queries@aig.com

By post

Customer Services
AIG Direct
The AIG Building
2-8 Altyre Road
Croydon CR9 2LG

What this policy covers



SECTION A: If an accident causes your death

You can claim for multiple injuries across sections A – G for one accident.

If you have Silver cover you can claim up to £40,000 across these sections. If you have Gold cover, you can claim up to £80,000 and up to £160,000 if you have Platinum cover.

If you die as a result of an accident, we'll cover you up to the amount shown in the table below. If you die, we'll pay your legal representative or executor.

If a dependent child dies, we'll pay the policyholder.

	SILVER	GOLD	PLATINUM
If you die	£20,000	£40,000	£80,000
If your dependent child dies	£2,500	£5,000	£7,500

If you're riding a motorbike or motorised scooter at the time of the accident, including one with three wheels, we'll pay 50% of the amount shown. We won't cover you at all if you break the law in any way while riding. For example, if you ride without a licence or break the speed limit.

We'll cancel cover for the person that died from the date of death.

If you die within 13 weeks due to the accident, we'll cover your death only. If, due to the accident, you die after this time, but within 2 years, we'll cover your death as well as your injuries.

We'll only cover deaths that are directly caused by accidents. If you had a medical condition or disability at the time of your accident, we'll take this into consideration. For more information, see 'How this policy works' on page 6.

We'll also pay out under this section if you disappear, but only once a death certificate has been issued by a coroner. If it later turns out you didn't die as the result of the accident, you or your executor will need to pay us back the full amount.

SECTION B:

If you're paralysed, lose two or more limbs, or lose your sight in both eyes

You can claim for multiple injuries across sections A – G for one accident. If you have Silver cover you can claim up to £40,000 across these sections. If you have Gold cover, you can claim up to £80,000 and up to £160,000 if you have Platinum cover.

When we talk about losing a limb in this section, we can mean two things. It can include if you have physically lost a limb, but it can also include if you can no longer use a limb. For example, if your leg is permanently paralysed.

If you're permanently injured in an accident, we'll cover you up to the amounts shown in the table below.

	SILVER	GOLD	PLATINUM
If your arms, legs and torso are paralysed.	£40,000	£80,000	£160,000
If you lose three of your limbs. Losing a limb can also include losing your foot or your hand.	£40,000	£80,000	£160,000
If you're paralysed on one side of your body.	£30,000	£60,000	£120,000
If you're paralysed from the waist down.	£30,000	£60,000	£120,000
If you lose two limbs.	£30,000	£60,000	£120,000
If you lose your sight in both eyes. To claim for this, your sight must be permanently damaged so that your remaining vision is less than 3/60 on the Snellen Scale. This means you see at 3 feet what most can see at 60 feet.	£30,000	£60,000	£120,000

	SILVER	GOLD	PLATINUM
<p>If your injuries are permanent and stop you from being able to do your usual work for the rest of your life.</p> <p>You'll need to be at least 17 years old and below UK state retirement age at the time of your accident to claim for this. We'll ask a medical consultant to confirm your injuries are permanent.</p>	£30,000	£60,000	£120,000

If you're riding a motorbike or motorised scooter at the time of the accident, including one with three wheels, we'll pay 50% of the amount shown. We won't cover you at all if you break the law in any way while riding. For example, if you ride without a licence or break the speed limit.

We'll only cover injuries that are directly caused by accidents. If you had a medical condition or disability at the time of your accident, we'll take this into consideration. For more information, see 'How this policy works' on page 6.

If we agree to pay a claim under this section, we'll cancel cover for the person that was injured from the date of the accident.

If your policy covers dependent children, we'll pay the same amount for your dependent children as we would for you.

SECTION C:

If you lose your sight in one eye, lose your hearing, lose a body part or are permanently disabled in another way

You can claim for multiple injuries across sections A – G for one accident. If you have Silver cover you can claim up to £40,000 across these sections. If you have Gold cover, you can claim up to £80,000 and up to £160,000 if you have Platinum cover.

When we say 'lose' in this section, we include both if you have physically lost part of your body or if you can no longer use a part of your body. For example, if your leg is permanently paralysed.

If you permanently lose your sight in one eye, your hearing or a body part in an accident, we'll cover you up to the amount shown in the table below.

	SILVER	GOLD	PLATINUM
If you permanently lose your hearing. To claim for this, you'll need a qualified medical consultant to confirm you're unable to hear sounds quieter than 90 decibels across frequencies between 500 Hz and 3,000 Hz.	£20,000	£40,000	£80,000
If you permanently lose the whole of one limb, like a leg or arm, hand or foot.	£15,000	£30,000	£60,000
If you lose sight in one of your eyes. To claim for this, your sight must be permanently damaged so that your remaining vision is less than 3/60 on the Snellen Scale. This means you see at 3 feet what most can see at 60 feet.	£15,000	£30,000	£60,000
If you permanently lose the use of your whole shoulder, elbow, hip, knee, wrist or ankle.	£15,000	£30,000	£60,000

	SILVER	GOLD	PLATINUM
If you permanently lose:			
Your whole thumb.	£6,000	£12,000	£24,000
Your whole index or middle finger.	£3,000	£6,000	£12,000
Your whole ring or little finger.	£1,500	£3,000	£6,000
Your whole big toe.	£2,500	£5,000	£10,000
Any other toe.	£500	£1,000	£2,000
I This includes if they are removed or if you can't use them anymore.			
If you're permanently disabled in a way other than those listed above.	£30,000	£60,000	£120,000
I For more information, see the 'If you're permanently disabled in a way other than those listed' section on page 14.			

I If you're riding a motorbike or motorised scooter at the time of the accident, including one with three wheels, we'll pay 50% of the amount shown. We won't cover you at all if you break the law in any way while riding. For example, if you ride without a licence or break the speed limit.

You can't claim for the loss of a limb under this section as well as for the loss of two or more limbs under Section B. You can only claim for one or the other. The same applies to the loss of sight in one eye – you can only claim if you haven't already claimed for complete loss of sight under Section B.

If you lose a limb in an accident, you won't be able to make a claim for any other part of that limb. For example, if you make a claim for a lost arm, you can't make a claim for the lost fingers or thumbs on that arm as well.

If your policy covers dependent children, we'll pay the same amount for your dependent children as we would for you.

We'll only cover injuries that are directly caused by accidents. If you had a medical condition or disability at the time of your accident, we'll take this into consideration.

If you lose the use of a part of a limb, or partially damage your sight or hearing, we'll pay a percentage of the amount shown in the table. For example, if you lose 50% of your hearing, we'll pay 50% of the amount we would've paid if an accident had left you completely deaf. For more information, see 'How this policy works' on page 6.

If you're permanently disabled in a way other than those listed

If you're permanently disabled in a way not shown in the table, you may still be able to make a claim. We'll ask the medical consultant that treated you to assess how severe your injuries are. We may use the American Medical Association's guidelines, or similar, to decide how much we'll pay.

The amount shown in the table represents what we'd pay if your whole body was permanently disabled. We'll pay a percentage of this, based on how much body function you've lost. For example, you may lose your sense of taste and smell in an accident. If your medical consultant equates this to losing 5% of your body's function, we'll pay 5% of the amount shown. This means if you have Silver cover, you'd get £1,500 – 5% of £30,000.

If your medical consultant is unable to assess your condition, we'll ask an independent medical consultant to do it instead. The medical consultant might need to examine you or check your medical records. We might also ask your medical consultant to check over the assessment, so they can reach a joint agreement with the independent medical consultant. We'll use this assessment to decide how much to pay.

SECTION D:

If you fracture (break) a bone

You can claim for multiple injuries across sections A – G for one accident.

If you have Silver cover you can claim up to £40,000 across these sections. If you have Gold cover, you can claim up to £80,000 and up to £160,000 if you have Platinum cover.

If you suffer single or multiple fractures of a bone in an accident, we'll cover you up to the amounts shown in the table below.

	SILVER	GOLD	PLATINUM
If you fracture:			
Your leg, hip, pelvis, ankle, foot or any vertebrae in your spine (excluding coccyx)	£150	£300	£600
Your shoulder, collar bone, breastbone, elbow, wrist or arm, hand, skull or jaw.	£100	£200	£400
Your finger, toes or coccyx.	£50	£100	£200
Another bone that we haven't mentioned.	£25	£50	£100
The most we'll pay for all fractures from a single accident is:	£750	£1,500	£3,000
If you need physiotherapy to help you recover from any of the above within 26 weeks of the accident.	£35 for each physiotherapy session – for up to 5 sessions		

If you're riding a motorbike or motorised scooter at the time of the accident, including one with three wheels, we'll pay 50% of the amount shown. We won't cover you at all if you break the law in any way while riding. For example, if you ride without a licence or break the speed limit.

If you're diagnosed with a medical condition that weakens your bones after you take out the policy – e.g. osteoporosis – you can only claim under this section once. For example, if you make a claim for a fractured ankle, you won't be covered if you later fracture any other bone.

If your policy covers dependent children, we'll pay the same amount for your dependent children as we would for you.

SECTION E:

If you dislocate a joint or completely tear a tendon or ligament

You can claim for multiple injuries across sections A – G for one accident.

If you have Silver cover you can claim up to £40,000 across these sections. If you have Gold cover, you can claim up to £80,000 and up to £160,000 if you have Platinum cover.

If you dislocate a joint or tear a ligament or tendon in an accident, we'll cover you up to the amounts shown in the table below.

	SILVER	GOLD	PLATINUM
If you dislocate the following and need relocation by a medical professional:			
Your hip.	£300	£600	£1,200
Your knee.	£150	£300	£600
Your wrist.	£75	£150	£300
Your elbow.	£75	£150	£300
Your ankle.	£75	£150	£300
Your shoulder blade or collar bone.	£75	£150	£300
Your finger or thumb or toe.	£30	£60	£120
Your jaw.	£30	£60	£120
The most we'll pay per accident is:	£300	£600	£1,200
If you completely tear the following tendons and need surgery:			
Your hamstring.	£100	£200	£400
Your quadricep.	£100	£200	£400
Your achilles.	£100	£200	£400
Your rotator cuff.	£100	£200	£400
Your bicep.	£100	£200	£400
The most we'll pay per accident is:	£100	£200	£400

	SILVER	GOLD	PLATINUM
If you completely tear your ligaments in your knee, ankle or foot.	£200	£400	£800
The most we'll pay per accident is:	£200	£400	£800
If you need physiotherapy to help you recover from any of the above within 26 weeks of the accident.	£35 for each physiotherapy session – for up to 5 sessions		

If you're riding a motorbike or motorised scooter at the time of the accident, including one with three wheels, we'll pay 50% of the amount shown. We won't cover you at all if you break the law in any way while riding. For example, if you ride without a licence or break the speed limit.

We'll only cover each dislocated joint once. This means, if you dislocate your left wrist, for example, you won't be covered if you dislocate it again.

We'll only cover a ligament or tendon tear once in a 12-month period.

This means, if you tear your left achilles tendon, for example, you won't be covered if you tear it again within 12 months.

We'll only cover injuries that are directly caused by accidents. If you had a medical condition or disability at the time of your accident, we'll take this into consideration. For more information, see 'How this policy works' on page 6.

If your policy covers dependent children, we'll pay the same amount for your dependent children as we would for you.

SECTION F:

If you need to stay overnight in hospital

You can claim for multiple injuries across sections A – G for one accident. If you have Silver cover you can claim up to £40,000 across these sections. If you have Gold cover, you can claim up to £80,000 and up to £160,000 if you have Platinum cover.

If you need to stay in hospital overnight because you were injured in an accident, we'll cover you up to the amounts shown in the table below.

	SILVER	GOLD	PLATINUM
If you need to stay overnight in a hospital because of your injuries. We'll pay this up to a maximum of 180 nights.	£15 a night	£30 a night	£60 a night

If you're over the UK state retirement age at the time of your accident, we'll pay 50% of the amount shown in the table.

You must stay overnight as an inpatient at a hospital. We won't cover stays in hospices, rehab centres, nursing homes or accident and emergency departments.

We'll only cover injuries that are directly caused by accidents. If you had a medical condition or disability at the time of your accident that made your stay in hospital longer, we'll take this into consideration. For more information, see 'How this policy works' on page 6.

If your policy covers dependent children, we'll pay the same amount for your dependent children as we would for you.

SECTION G:

If you suffer third degree (full thickness) burns

You can claim for multiple injuries across sections A – G for one accident.

If you have Silver cover you can claim up to £40,000 across these sections.

If you have Gold cover, you can claim up to £80,000 and up to £160,000 if you have Platinum cover.

If you suffer third degree burns in an accident, we'll cover you up to the amounts shown in the table below.

	SILVER	GOLD	PLATINUM
If you suffer third degree burns:			
On 27% or more of your body.	£3,200	£6,400	£12,800
On 18-26% of your body.	£2,560	£5,120	£10,240
On 9-17% of your body.	£1,920	£3,840	£7,680
On or under 8% your body.	£1,600	£3,200	£6,400

We'll only cover injuries that are directly caused by accidents. If you had a medical condition or disability at the time of your accident, we'll take this into consideration. For more information, see 'How this policy works' on page 6.

If your policy covers dependent children, we'll pay the same amount for your dependent children as we would for you.

What this policy doesn't cover



Illnesses or diseases

This policy covers injuries caused by accidents. We won't cover any other conditions, illnesses, diseases or viruses. This includes, for example, strokes and cancer.

We also don't cover conditions that develop over time and aren't caused by a single accident. For example, we won't cover you if you lose your hearing or sight gradually.

Injuries and conditions we don't cover

We won't cover injuries that result from or caused by fibromyalgia, complex regional pain syndrome (CRPS) or myalgic encephalomyelitis (ME). These are long term conditions that cause pain or extreme tiredness.

We won't cover injuries caused by sprains or muscular pain or by wear and tear to a joint, ligament or tendon.

We won't cover mental illnesses, even if they're the result of an accident. This includes post-traumatic stress disorder, anxiety, or any disease of the nervous system.

We won't cover any self-inflicted injuries. This includes if you injure yourself while trying to take your own life.

Crime

We won't cover you if doing so would mean we're breaking any laws or regulations.

We also won't cover claims that result from you breaking the law or taking part in a criminal activity. For example, if you drive while under the influence of alcohol.

Medicine and drugs

We won't cover injuries caused by accidents if you're under the influence of medicine and don't follow the instructions. This includes both instructions that come with the medicine or that are given to you by a doctor.

We also won't cover you if you are using drugs or take medication to treat a drug addiction.

Wars, riots and terrorism

We won't pay claims for anything that results from you taking part in war, riots or terrorism.

Other things we don't cover

We won't provide any cover or benefits, or pay any claims, if doing so would breach any sanctions, laws or regulations that apply to us or our parent companies. Sanctions, laws and regulations can prevent us from doing business with or involving certain countries, groups, companies and people.

We won't cover injuries caused by flying accidents, unless you're a passenger in a commercial flight. For example, you're not covered if you're injured while parachuting, hang-gliding or paragliding.

We won't cover accidents caused by you deliberately putting yourself in danger, unless you're trying to save someone's life.

We won't cover injuries caused by you taking part in a professional or semi-professional sport. This includes playing, practising and training.

We also won't cover any injuries that happen when you're on a quadbike.

We won't cover claims for injuries resulting from a medical professional acting carelessly or recklessly.

How to make a claim

Telling us about your accident

You should let us know as soon as possible if you're injured in an accident so we can start handling your claim. If you don't – and we can't get the information we need – we might need to reduce the amount we pay you or reject the claim altogether.

Your injuries need to have first appeared no more than 2 years after your accident.

You can tell us about your accident in the following ways:

By phone

+44 (0)20 8662 8101

Our lines are open between 9:15am and 5:00pm Monday to Friday (except on public holidays).

By email

aigdirect.claims@aig.com

By post

Claims Department
AIG Direct
The AIG Building
2-8 Altyre Road
Croydon CR9 2LG

Getting a claim form

You and your doctor or consultant will need to fill out a claim form and send it to us to make your claim. You can download claim forms from our website www.aigdirect.co.uk – or give us a call on +44 (0)20 8662 8101 and we'll send you one.

Our lines are open between 9:15am and 5:00pm Monday to Friday (except on public holidays).

Information we might need to handle your claim

We might need to ask for some extra information so we can handle your claim. For example, we might ask for evidence that your injuries were caused by the accident. We might also ask a medical consultant to examine your injuries. We'll cover the cost of any examinations and reports, as well as your travel costs, as long as they're reasonable and we've agreed to this in advance. If you don't attend your appointments without a proper reason, we might need to reject your claim.

We'll also need your permission to access your medical records and contact your doctor or consultant for your medical history.

If you die, we might need to ask for a post-mortem to confirm you died from an accident.

If we're not able to get the information we need to handle your claim, we might not be able to pay it.

Sometimes claims take a while to process and be paid. If this is the case, and the cause of the delay is outside of our control, we won't pay any interest on the amount we pay. This is also the case if the payment is delayed.

Making changes to your policy

The policyholder must tell us if circumstances change for anyone named on this policy, as this might affect your cover. If an adult named on the policy schedule moves to a new home or changes their name, the policyholder should let us know straight away.

The policyholder should call us to let us know about any changes on +44 (0)20 8662 8100 or email us at aigdirect.queries@aig.com.

The policyholder should also use the contact details above to let us know if they want to add or remove anyone from the policy.

If we need to make changes to this policy

We might sometimes make changes to your policy and the amount the policyholder pays.

We'll always give the policyholder at least 30 days' notice before making any changes to your policy, by writing to them at their last known address. If they're not happy with any changes we make, they can cancel the policy. For more information about how to cancel, see the 'Cancelling your policy' section on page 24.

Cancelling your policy

The policyholder can cancel this policy at any time by calling or writing to us. The policyholder is responsible for promptly telling anyone else insured under this policy that the policy has been cancelled. They can contact us in the following ways:

By phone

+44 (0)20 8662 8100

Our lines are open Monday to Friday 8:30am – 5:30pm, except on public holidays.

By email

aigdirect.queries@aig.com

By post

Customer Services
AIG Direct
The AIG Building
2-8 Altyre Road
Croydon CR9 2LG

Cancelling within 14 days

We'll give a full refund if the policyholder cancels this policy within 14 days of buying it or receiving their first set of documents – whichever is later. We won't be able to do this if you've made a claim in this period.

Cancelling after 14 days

The policyholder can also cancel this policy more than 14 days after buying it or receiving their first set of documents. If they do, cover will stay in place until the end of the month they've paid for.

When we might cancel your policy

We can cancel this policy at any time if the terms and conditions in this document aren't followed, or we decide to stop offering this product. If we do, we'll give the policyholder at least 30 days' notice in writing.

We may also cancel this policy if payments aren't kept up-to-date, but we'll always write to the policyholder first. If we don't hear from them, we'll cancel the policy one month from the date we last received a payment. We may be able to reinstate the policy if we're paid within 30 days.

How to make a complaint

We hope you're happy with your cover and the service you receive.

But if you're unhappy about something, we'd like to try to put things right. Please contact us using the details below, providing the policy or claim number.

If your complaint is about a claim you can contact us in the following ways:

By phone

+44 (0)20 8662 8101

Our lines are open Monday to Friday 9:15am – 5:00pm, except on public holidays.

By email

aigdirect.claims@aig.com

By post

Claims Department, AIG Direct
The AIG Building, 2-8 Altyre Road
Croydon CR9 2LG

For all other complaints you can contact us in the following ways:

By phone

0800 012 1301

If you're calling from outside the UK, please call on +44(0) 20 8649 6666. Our lines are open Monday to Friday 9:15am – 5:00pm, except on public holidays.

By email

uk.customer.relations@aig.com

By post

Customer Relations Team, AIG Direct
The AIG Building, 2-8 Altyre Road
Croydon CR9 2LG

Online

aig.co.uk/your-feedback

If you're not happy with our response

If you're not happy with how your complaint was handled – or 8 weeks have passed since you raised it – you may be able to contact the Financial Ombudsman Service. Please be aware the Financial Ombudsman Service may not be able to consider your complaint if you haven't given us the chance to resolve it first.

The Financial Ombudsman Service is an independent complaints service that's free to use. You can find out more about them and how to complain at financial-ombudsman.org.uk.

You can also contact them in the following ways:

By phone

0800 023 4567

By email

complaint.info@financial-ombudsman.org.uk

By post

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London E14 9SR

Following this complaints procedure doesn't affect your right to take legal action.

The law of whichever part of the UK, the Channel Islands or the Isle of Man you live in will apply to this policy.

How we use your personal information

In order to provide our products and services and to run our business, we will collect, use and disclose your Personal Information.

We do this for various purposes including to make decisions about whether to provide insurance, assistance or other services, to respond to your requests and to process claims. We may also use your Personal Information to detect, prevent and investigate crime (including fraud and money laundering).

We may share your Personal Information with our affiliates, service providers and other third parties for these purposes. Your Personal Information may be transferred outside the UK, to countries that have data protection regimes which are different to those in the UK. This

includes countries which have not been found to provide adequate protection for Personal Information.

You have certain rights in relation to your Personal Information. More details about AIG's use of Personal Information and your rights as a data subject can be found at:

aig.co.uk/privacy-policy

Or you may request a copy using the following contact details:

Data Protection Officer
American International
Group UK Limited
The AIG Building
58 Fenchurch Street
London EC3M 4AB

Or by email at:

dataprotectionofficer.uk@aig.com

The Financial Services Compensation Scheme (FSCS)

We're covered by the Financial Services Compensation Scheme (FSCS). This means that in the unlikely event we go out of business, the FSCS may be able to pay your claim.

You can find out more about the FSCS at www.fscs.org.uk and by calling +44 (0)20 7741 4100 or 0800 678 1100.



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