

How do I make a Complaint?

If there is ever an occasion when you feel you have not been treated in a courteous, fair and prompt manner then please let us know immediately as we value your feedback.

A complaint can be made in the following ways:



Address: AIG Europe S.A. Finland Branch, Kasarmikatu 44, 00130 Helsinki
 Phone No: For Consumers: 0203 03456
 For Corporations: 0207 010 100
 E-mail: For Consumers: asiakaspalvelu@aig.com
 For Corporations: finlandbrokerdesk@aig.com

If you are not satisfied with a coverage decision in a claim, you can also contact the handler of the claim or send an e-mail to korvauspalvelu@aig.com (for consumers), finlandclaims@aig.com (for corporations).

Please mention your matter number and/or your policy number and what your complaint is about.

We take all complaints seriously and have the following complaints procedure to resolve complaints quickly, fairly and by the appropriate department:

We acknowledge receipt of your complaint within 10 working days of receiving it and provide a response within 30 calendar days from receipt. If we cannot respond within 30 calendar days, we inform you of the reason for that and when you can expect a response.

If you are a natural person acting outside of your professional activity, or as regards the Finnish Financial Ombudsman Bureau and the Insurance Complaints Board an SME, and you are not satisfied with our response, you may in certain circumstances contact the following external bodies:

As we are a Luxembourg based insurance company, you may also, if you are a natural person acting outside of your professional activity and you are not satisfied with our response or we have not responded after 90 days:

The Finnish Financial Ombudsman Bureau

Porkkalankatu 1 00180 Helsinki
 09 6850 120,
www.fine.fi/en/about-us/fines-organization/tasks-and-duties.html

The Insurance Complaints Board

Porkkalankatu 1 00180 Helsinki
 09 6850 120,
<https://www.fine.fi/en/about-us/disputes/how-to-request-a-resolution-recommendation.html>

The Consumer Advisory Services

Box 5, 00531 Helsinki
 029 505 3030,
<https://www.kkv.fi/en/consumer-advice/>

The Consumer Disputes Board

Box 306, 00531 Helsinki
 029 566 5200,
<https://www.kuluttajariita.fi/en/index.html>

In what circumstances you can get advice or your matter tried is addressed at the webpages of the above-mentioned bodies.

- Raise the complaint at the level of our **head office** by writing to AIG Europe S.A., “Service Reclamations Niveau Direction”, 35D Avenue John F. Kennedy, L-1855, Luxembourg, Grand-Duché de Luxembourg, or by email at aigueurope.luxcomplaints@aig.com
- Access one of the **Luxembourg mediator bodies** the contact details of which are available on AIG Europe S.A.’s website at <http://www.aig.lu/>
- Lodge a request for an “out of court resolution” process with the **Luxembourg Commissariat Aux Assurances (CAA)** by writing to Commissariat Aux Assurances, 7 boulevard Joseph II, L-1840, Luxembourg, Grand-Duché de Luxembourg, or by fax at +352 22 69 10 or by email at reclamation@caa.lu or online through the CAA website at <http://www.caa.lu>

If you want to make a request to the CAA or to one of the Luxembourg mediator bodies you must file that in Luxembourgish, German, French or English.

If you have concluded your insurance contract online, you may also use the **European Commission’s platform** for Online Dispute Resolution (ODR) using the following link: <http://ec.europa.eu/consumers/odr>

Making use of any of the above complaints options does not affect your right to take legal action.