

Complaints Clause

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:



Letter: AIG Europe dansk filial af AIG Europe S.A. Luxembourg,
Osvald Helmuths Vej 4,
2000 Frederiksberg

Phone: +45 9137 5300

E-mail: klageansvarlig@aig.com

To support us to fully investigate your concerns, we will require the following information: The claim number and/or policy number and a description of the complaint.

AIG Europe S.A. takes all complaints seriously and has established the following complaints procedure to resolve complaints quickly, fairly and by the appropriate department:

AIG Europe S.A., Danish Branch will acknowledge receipt of the complaint within 10 days of receiving it and provide a response within 30 days from receipt, unless it is prevented to do so, in which case the complainant will be informed about the reason for this and when a response can be expected.

If complainants who are natural persons acting outside of their professional activity are not satisfied with AIG Europe S.A. Danish Branch's response, they may in certain circumstances be entitled to try the complaint before the following external body:

The Insurance Complaints Board,
Anker Heegaards Gade 2
Postbox 360, 1572 Copenhagen V
Tlf.: 33 15 89 00 (from 10am – 1pm)
www.ankeforsikring.dk

As a main rule the complaints board will only consider complaints concerning insurances taken out by private individuals (consumer insurance) and the dispute must be of a financial nature.

The complaint must be submitted in writing using a form which can be downloaded at The Insurance Complaints Board's web-page. Relevant documentation must be enclosed together with a complaint fee of DKK 200.

As AIG Europe S.A. is a Luxembourg based insurance company, complainants who are natural persons acting outside of their professional activity may also, in addition to the complaint procedure set out above, if they are not satisfied with AIG Europe S.A. Denmark Branch's response or in the absence of a response after 90 days:

- raise the complaint at the level of the head office of AIG Europe S.A. 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 <mailto:aigeurope.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/>; or

- 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 <mailto:reclamation@caa.lu> or online through the CAA website at <http://www.caa.lu>.

All requests to the CAA or to one of the Luxembourg mediator bodies must be filed in Luxembourgish, German, French or English.

If the insurance contract has been concluded online, the complainant may also use the European Commission's platform for Online Dispute Resolution (ODR) using the following link: <http://ec.europa.eu/consumers/odr/>

Following this complaints procedure or making use of one of the above options does not affect the complainant's right to take legal action.