

# 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. Sweden Branch,  
Att: Complaints Officer, Box 3506, 103 69 Stockholm  
Phone No: 08-506 920 00 (ask for the Complaints Officer)  
E-mail: klagomal@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 [claims.sweden@aig.com](mailto:claims.sweden@aig.com).

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 14 calendar days from receipt. If we cannot respond within 14 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 and you are not satisfied with our response, you may in certain circumstances contact the following external bodies:

- **Konsumenternas försäkringsbyrå**  
(the Swedish Consumers' Insurance Bureau)  
Box 24215, 104 51 Stockholm  
08-225 800  
<https://www.konsumenternas.se>
- **Allmänna reklamationsnämnden (ARN)**  
(the National Board for Consumer Complaints)  
Box 174, 101 23 Stockholm  
08-508 860 00  
<https://www.arn.se/tvisteomraden/#forsakring>
- **Personförsäkringsnämnden**  
(the Board for Insurance of Persons)  
Box 24067, 104 50 Stockholm  
08-522 787 20  
<https://www.forsakringsnamnder.se/personforsakringsnamnden/provning-i-namnden-pfn/>

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

- 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 [aigeurope.luxcomplaints@aig.com](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/>.
- Lodge a request for an out of court resolution process with the **Luxembourg Commissariat Aux Assurances (CAA)** by writing to Commissariat Aux Assurances, 11 rue Robert Stumper, L-2557 Luxembourg, GD de Luxembourg, or by fax at +352 22 69 10 or by email at [reclamation@caa.lu](mailto: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** 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.**