

# Complaints Procedure

Effective 1 December 2012

We endeavor to meet our customers' expectations at all times. We understand that from time to time complaints may arise. Our complaints handling procedures are based on the rules prescribed by the General Insurance Association of Singapore and our aim is to resolve any complaints that we receive both fairly and promptly.

## Who should I contact with a complaint?

Complaints Resolution Team  
Aetna Insurance (Singapore) Pte. Ltd.  
3 Church Street  
#10-02 Samsung Hub  
Singapore 049483

Telephone (Toll Free from Singapore): 800-110-1951

Telephone (Toll Free from Other Countries Using AT&T Access Codes\*): +1-855-532-5085

Email: [AetnaInternationalComplaints&Appeals@aetna.com](mailto:AetnaInternationalComplaints&Appeals@aetna.com)

\*International toll free numbers require an access code.

Please refer to the website [www.att.com/business\\_traveler](http://www.att.com/business_traveler) to locate the number for the country from which you are dialing.

## Summary of our complaints handling procedures

Your complaint will:

- be acknowledged promptly, within 3 working days, confirming who will be responsible for investigating your complaint.
- be competently, efficiently and impartially, ensuring that we keep you informed on progress.
- be assessed fairly, consistently and promptly.
- within 17 working days, receive either a letter giving the status of your complaint or a final response detailing the outcome of the investigation and, if you purchased your cover in a country where such a service is available, offering you the right to refer your complaint to an Ombudsman Service should you remain dissatisfied.

If the outcome of your complaint is not handled to your satisfaction, you can write to our Principal Officer to appeal. If this is the case, you will receive a response to your appeal within 14 working days.

If you are still dissatisfied with the Principal Officer's response, we will refer you to an independent dispute resolution organisation, the Financial Industry Disputes Resolution Centre Ltd.

## Financial Industry Disputes Resolution Centre Ltd. (FIDReC)

112 Robinson Road #13-03  
Singapore 068902  
Telephone: 63278878  
Fax: 63278488  
Email: [info@fidrec.com.sg](mailto:info@fidrec.com.sg)  
Website: [www.fidrec.com.sg](http://www.fidrec.com.sg)

Where your complaint relates to the services provided by another firm we shall advise you of this and forward your complaint to the other firm for resolution.

Where we and another firm are jointly responsible for your complaint we shall ensure that you are informed of this and each company will contact you directly in relation to the complaint for which it is responsible.

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