

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 Hong Kong Office of the Commissioner of Insurance (Insurance Authority) 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 Global Benefits (Asia Pacific) Limited
Suite 401-403
DCH Commercial Centre
25 Westlands Road
Quarry Bay
Hong Kong

Telephone (Hong Kong): (852) 3071 5022
Email: AetnaInternationalComplaints&Appeals@aetna.com

Summary of our complaints handling procedures

Your complaint will:

- be acknowledged promptly, confirming who will be responsible for investigating your complaint.
- be investigated competently, efficiently and impartially, ensuring that we keep you informed on progress.
- be assessed fairly, consistently and promptly.
- within 20 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.

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.

If you feel your complaint has not been fully resolved then you may be entitled to refer your complaint related to claims to the Insurance Claims Complaints Bureau.

The Insurance Claims Complaints Bureau

Address: 29/F., Sunshine Plaza, 353 Lockhart Road, Wanchai, Hong Kong

Telephone: 2520 2728

Fax: 2520 1967

E-mail: iccb@iccb.org.hk

Website: <http://www.iccb.org.hk>

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