

Complaints Procedure

We endeavour 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 UK's Financial Services Authority and Our aim is to resolve any complaints that We receive both fairly and promptly.

SUMMARY OF OUR COMPLAINTS HANDLING PROCEDURES

Your complaint will:

1. be acknowledged promptly, confirming who will be responsible for investigating Your complaint.
2. be investigated competently, efficiently and impartially, ensuring that We keep You informed on progress.
3. be assessed fairly, consistently and promptly.

Within eight weeks, You will receive either a letter giving the status of Your complaint or a final response detailing the outcome of the investigation.

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.

Who should I contact with a complaint?

**Aetna Global Benefits
(Middle East) LLC**
P.O. Box 6380
Dubai
United Arab Emirates

P +971 4 438 7600
F +971 4 428 7101
MEAServices@aetna.com

Aetna Global Benefits® is a U.S. and European Union registered trademark of Aetna Inc. Aetna® is a trademark of Aetna Inc. and is protected throughout the world by trademark registrations and treaties.

Policies issued for individuals residing in the United Arab Emirates (UAE) are issued by Royal & SunAlliance (RSA) and are administered by Aetna Global Benefits (Middle East) LLC and Aetna Health Services (Middle East) FZ LLC.

Aetna Global Benefits (Middle East) LLC, registered address: 416, Oud Metha office, P.O. Box 6380, Dubai, UAE.

Aetna Health Services (Middle East) FZ LLC, registered address: 3rd Floor, Building No. 7, Dubai Outsource Zone, PO Box 6380, Dubai, UAE.

©2010 Aetna Inc.

