

# Complaints Procedure

**Effective 1 May 2019**

We endeavor to meet our customers' expectations at all times. We understand that from time to time complaints may arise. 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 International  
P.O. Box 6380  
Dubai  
United Arab Emirates  
Telephone: +971 4 438 7600  
Fax: +971 4 428 7101  
Email: [AetnaInternationalComplaints&Appeals@aetna.com](mailto: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.

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