

Complaints

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 also be made in the following ways:



Complaint that does not relate to a claim:

You can either contact your AIG contact person or send an e-mail to csg.norway@aig.com

Complaint that relates to a claim:

A complaint can either be made directly to the claims department or to norway.claims@aig.com

You can also contact us by letter to the following address:

AIG Europe S.A. (NUF), PO Box 1588 Vika, 0118 Oslo

Or by phone number: +47 22 00 20 20

To support us to fully investigate your concerns, we will require the following information: The claim number and/or policy number and a description of the complaint.

AIG Europe S.A. takes all complaints seriously and has established the following complaints procedure to resolve complaints quickly, fairly and by the appropriate department:

AIG Europe S.A., NUF will acknowledge receipt of the complaint within 10 days of receiving it and provide a response within 30 days from receipt, unless it is prevented to do so, in which case the complainant will be informed about the reason for this and when a response can be expected.

Process in the Financial Appeals Board

If you are of the opinion that we have made a mistake in the handling of your case, without this being clarified through the ordinary claims handling or the internal complaint procedure, you can complain to the Norwegian Financial Services Complaints Board (FinKN):

Financial Services Complaints Board

PO Box 53, Skøyen,
0212 Oslo

<https://www.finkn.no/>

The Board covers both insurances for consumers and for commercial customers.

It is free of charge for complainants to complain or seek advice from the board.

The complaint can be made in English, but the processing and communication from the Board, will be in Norwegian.

Complaints in Luxembourg and the European Commission

As AIG Europe S.A. is a Luxembourg based insurance company, complainants who are natural persons acting outside of their professional activity may also, in addition to the complaint procedure set out above, if they are not satisfied with AIG Europe S.A. NUF's response or in the absence of a response after 90 days:

- Make the complaint to **AIG Europe S.A. headquarters** by writing to AIG Europe S.A. "Service Complaints Level Direction" 35D Avenue JF Kennedy L- 1855 Luxembourg - Grand Duché de Luxembourg, or by email to aigueurope.luxcomplaints@aig.com
- Visit AIG Europe S.A.'s website <http://www.aig.lu> to find contact information for one of the **Luxembourg appeal agencies**

- Request extra judicial treatment at Luxembourg **Commissariat Aux Assurances (CAA)** by writing to: CAA, 11 rue Robert Stumper, L-2557 Luxembourg, GD de Luxembourg or by fax on +352 22 69 10, or by e-mail at reclamation@caa.lu or online via CAA's website www.caa.lu.

All requests to the CAA or to one of the appeals bodies in Luxembourg must be made in Luxembourgish, German, French or English.

If your insurance contract is signed online, you can also complain via the European Commission's online dispute resolution platform (ODR) through the following link: <http://ec.europa.eu/consumers/odr/>

Following this complaints procedure or making use of one of the above options does not affect the complainant's right to take legal action.