

Making a Complaint

At Globality Health, we are committed to offering the highest quality products and services to all our clients. If you are experiencing problems or difficulties, it is important that we are made aware of this so that we can try to put things right straight away and to make improvements for the future. If you do wish to make a complaint, we will make sure your problem gets resolved as quickly and as fairly as possible.

How to make a complaint

If you wish to make a complaint, we recommend that you first get in touch with the Globality Health team that had previously been dealing with your issue. Alternatively, you can send your complaint directly to our Complaints Management Team at the contact details listed below. You may send your complaint by email, letter or fax. If you wish to phone to complain, we will also ask you to put your complaint in writing, as this will help us to deal with the issue better.

What we will need to resolve your complaint

To help us investigate your complaint and hopefully resolve the problem, we will ask you to provide us with some details as follows:

- A description as to what has gone wrong
- What you want us to do to put things right
- Your contact details, including phone number and email address
- Your policy number

What we will do to resolve your complaint

Once you have contacted us, we will do our best to resolve your complaint in a fair and timely manner.

We will first acknowledge receipt of your complaint within two working days, giving you a contact name if you wish to raise any further concerns or send any additional information. We will then proceed to review and investigate fully the issues you have raised. We will aim to fully answer all your concerns at the latest within three weeks of receiving your complaint. If resolution of the issue will take longer, we will of course explain why, with regular updates on the progress of the matter.

Our Complaints Management Team

As noted above, you may direct any complaints or feedback you may have to our Complaints Management Team. The contact details for the team are as follows:

Post: Complaints Management Team, Globality Health
1A, rue Gabriel Lippmann, L-5365 Munsbach, Luxembourg
Telephone: + 352 270 444 1000
Email: feedback@globality-health.com
Fax: +352 270 444 5599

If we cannot resolve your complaint

We will do our best to try and find a satisfactory resolution to your complaint. If however you are not satisfied with our final response, you can still take your complaint further.

As we are based in Luxembourg, you have the option of referring your complaint to the financial authorities in that country. There are two official bodies that you can avail of in this respect.

The Médiateur en Assurances (Insurance Ombudsman)

In the first instance, you can address your complaint to the Luxembourg insurance ombudsman, or Médiateur en Assurances. The contact details for the ombudsman are as follows:

Post: Médiateur en Assurances
Association des Compagnies d'Assurances et de Réassurances (ACA)
12, rue Erasme, L-1468 Luxembourg

Telephone: +352 442 1441

E-Mail: aca@aca.lu

Fax: +352 44 02 89

The Luxembourg insurance ombudsman acts independently of Globality Health and provides, free of charge, a mediation service for unresolved problems between insurance companies and their clients. All parties involved in a dispute are dealt with by the ombudsman in a fair and impartial manner, with all dealings kept in confidence.

Further information for the Médiateur en Assurances, with details on how to submit a dispute for resolution, can be found through this link (in French): <http://www.aca.lu/activites/convention-collective/>. If you require any information from us in order to submit a dispute, please let us know and we shall be happy to support you.

The Commissariat aux Assurances (CAA)

You may alternatively contact the Commissariat Aux Assurances (CAA). The CAA is the official monitoring body of the insurance sector in Luxembourg and is thus Globality Health's regulator.

If we have been unable to resolve your complaint, you may contact the CAA with details of the dispute. The CAA will contact us and ask us to explain our decision. If they decide that we have broken any legal provisions of the relevant insurance or financial services laws as they apply in Luxembourg, they may instruct us to change our decision regarding your complaint. You may contact the CAA at:

Post: Commissariat aux Assurances (CAA)
7, boulevard Joseph II, L-1840 Luxembourg

Telephone: +352 226 9111

E-Mail: caa@caa.lu

Fax: +352 22 69 10 or +352 22 69 11 444

You may find further information for the CAA through this link (in French): www.commassu.lu.

Please note: the filing of a complaint with the Médiateur en Assurances does not affect your right to initiate legal action before the competent courts of law. In such an instance, you may be responsible for your own expenses in relation to the legal proceedings (e.g. lawyer or expert's fees). Your General Conditions of Insurance (GCIs) will specify the competent court for any dispute arising from your insurance contract. Should there be a civil law problem, only the courts are competent to hear the case according to Article 84 of the Luxembourg Constitution.