

InterGlobal Insurance Company LimitedWoolmead House East, The Woolmead
Farnham, Surrey GU9 7TT United Kingdom**T** +44 (0) 1252 745 910**F** +44 (0) 1252 745 920**W** www.interglobalpmi.com

We are committed to providing you with a first-class service. Meeting our clients' expectations by delivering effective international private health solutions is a reflection of this goal.

If for any reason you are not entirely satisfied with any aspect of our service, please let us know. We will work to put matters right as quickly as possible and where appropriate, take steps to prevent the problem happening again. We value your custom and your feedback allows us to improve the products and services we offer to you.

How to Complain

You can raise your concerns in writing or by any other means to your usual InterGlobal point of contact, or to:

InterGlobal Insurance Company Limited
Woolmead House East
The Woolmead
Farnham
Surrey GU9 7TT
United Kingdom
Tel: +44 (0) 1252 745 910

Our Complaints Process

Your complaint will be investigated by an employee of sufficient competence, who if applicable, was not involved in the subject matter of the complaint.

We aim to resolve all complaints in a fair and speedy manner, usually by close of business on the business day following receipt of the complaint. If we cannot resolve the complaint within this time, we will:

1. Acknowledge your complaint in writing within 5 working days with either a full response or information about the progress of your matter and a contact name for future reference;
2. Provide you with a full response and redress (if appropriate), within 4 weeks of receipt of your complaint.

If upon receipt of our response you are not satisfied, you can refer it to the Chief Executive Officer, InterGlobal Insurance Company Limited, at the address provided above. Your complaint will be re-assessed and you will be provided with a final response within 8 weeks of our receiving your initial complaint.

We will close the complaint if we have not heard from you within 8 weeks of either our initial response or a final response following a referral to the CEO.

If you remain dissatisfied with the outcome of your complaint and you are an eligible complainant, you may be able to refer your complaint to the Financial Ombudsman Service (FOS) within 6 months of our final response.

Generally, an Eligible Complainant is one who is:

- a private policyholder or an enterprise that employs less than 10 people and has a turnover of less than €2 million at the time the complaint is made;
- a charity which has an annual income of less than £1 million at the time the complaint is made;
- a trustee of a trust which has a net asset value of less than £1 million at the time the complaint is made.

We will send copies of the Financial Ombudsman Service's explanatory leaflet with final response letters. Copies can be also be obtained free of charge from us or from the Financial Ombudsman Service at the address below:

South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Telephone: 0845 080 1800

[Website: www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

We are covered by the Financial Services Compensation Scheme (FSCS) and depending on your status, you may be entitled to compensation from the scheme if we are unable to meet our obligations.

Further information about the compensation scheme can be found on the FSCS website www.FSCS.org.uk