



How to make a complaint

Not happy with our service?

We hope you never need to raise concerns about our service or any aspect of your membership with us. However, we value your feedback, and we'll do our best to resolve things for you.

No matter how you decide to communicate your concerns, we'll listen.

If something hasn't gone quite right and you'd like to talk to us about it, please use one of the following methods to get in touch:

Write to us

The Customer Relations Department
AXA – Global Healthcare
International House
Forest Road
Tunbridge Wells
Kent
TN2 5FE
UK

Call us

Tel: **+44 (0) 1892 503856**

Our team are available 24 hours a day, seven days a week. We may record and/or monitor calls for quality assurance, training and as a record of our conversation.

Message us from your online account

Log into your dedicated online account and send us the details of your complaint under the 'Complaint' query type in the inbox.

To help us resolve your complaint, we'll need the following:

- your name and membership details
- a contact telephone number
- a description of your complaint
- any relevant information relating to your complaint that we may not have already seen.



Timescales

We'll respond to your complaint as quickly as we can, however, if we can't get back to you straight away with a resolution, we'll contact you to acknowledge your complaint and explain the next steps.

We always aim to resolve things within two months from when you first told us about your concerns, but if it looks like it will take us longer than this, we will let you know the reasons for the delay and regularly keep you up to date with our progress.

If we can't respond fully to your complaint within two months, or you're unhappy with our final response, you can refer your complaint to the relevant ombudsman. Depending on who insures your plan, you can find details of the relevant ombudsman below but we will also provide you with their contact details and more information about the service when we send you our final response or at the end of the two months.

Please note: If you have a complaint about the way your plan was sold to you and you bought your plan through an Intermediary/broker, please contact them in the first instance.

Contacting the relevant ombudsman

If your policy number starts with BX, BW, AX or 0000000X

If your policy number starts with BX, BW, AX or 0000000X please use these details to contact the Financial Ombudsman Service.

The Financial Ombudsman Service

Exchange Tower
London
E14 9SR
United Kingdom

Telephone: **+44 (0) 207 964 1000**

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

None of these procedures affect your legal rights.

Online Dispute Resolution

If you purchased on-line and wish to complain you can use this email address to contact us AGHCustomerRelations@axa.com or alternatively you can use The Online Dispute Resolution platform [website](#).

If your policy number starts with BD

If your policy number starts with BD, please use these details to contact the Financial Services and Pensions Ombudsman.

The Financial Services and Pensions Ombudsman

Lincoln House
Lincoln Place
Dublin
D02 VH29



Telephone: +353 1 567 7000

Email: info@fspo.ie

Web: www.fspo.ie

Online Dispute Resolution

If you purchased on-line and wish to complain you can use this email address to contact us: AGHCustomerRelations@axa.com or alternatively you can use The Online Dispute Resolution platform [website](#).

If your policy number starts with BQ

For complaints about the sale and renewal of a plan you can approach the UK Financial Ombudsman Service, please use these details:

The Financial Ombudsman Service

Exchange Tower
London
E14 9SR
United Kingdom

Telephone: **+44 (0) 207 964 1000**

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

None of these procedures affect your legal rights.

Online Dispute Resolution

If you purchased on-line and wish to complain you can use this email address to contact us AGHCustomerRelations@axa.com or alternatively you can use The Online Dispute Resolution platform [website](#).

For complaints about how the policy has been administered (claims/policy/service etc.) You can approach the Channel Islands Financial Ombudsman (CIFO), please use these details:

Channel Islands Financial Ombudsman

PO Box 114
Jersey
Channel Islands
JE4 9QG
United Kingdom
Jersey local telephone: **01534 748610**
Guernsey local telephone: **01781 722218**
International telephone: **+44 (0)1534 748610**