



## Our Complaints Process

### How do I make a complaint?

XL Catlin Insurance Company UK Ltd. ("AXA XL") aims to ensure a high level of customer satisfaction, however we acknowledge that misunderstandings happen, and errors can be made. If you are unhappy with the service you have received and you wish to make a complaint, please contact our Complaints Department at:

Complaints Department XL Catlin Insurance Company UK Ltd, 20 Gracechurch Street, London EC3V 0BG. Tel: +44 (0)207 743 8487 E- mail: [axaxlukcomplaints@axaxl.com](mailto:axaxlukcomplaints@axaxl.com)

### What happens if I make a complaint?

We take all complaints seriously and aim to resolve your complaint as soon as possible.

- We will acknowledge your complaint within five working days of receipt
- We will thoroughly investigate your complaint, and any circumstances surrounding it
- We will deal with your complaint fairly, promptly and courteously
- We will keep you informed of the progress of your complaint

### How long will it take?

We will aim to issue you with a final response within eight weeks. If, however, we are unable to issue a response within this timeframe we will explain the reasons and advise when a final response will be issued.

### What happens if I am still unhappy?

If you are unhappy with our final response or we have been unable to respond to your complaint within eight weeks, you may be eligible to refer your complaint to the Financial Ombudsman Service.

You can contact them:

#### By phone

0800 023 4567  
free for people phoning from a "fixed line" (for example, landline at home)  
0300 123 9 123  
free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02  
[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

#### By email

#### By post

You must refer your complaint to the Financial Ombudsman within 6 months of the date of the final response.