



# Chubb Complaints Process for AIB Travel Insurance Customers

AIB Insurance Services Ltd ('AIBIS') is an insurance intermediary whose Travel Insurance products are underwritten, manufactured and administered by AIBIS' authorised Insurance Partner, Chubb. For this reason a complaint regarding the AIB Travel Insurance product, service or operations of the product, will be managed by the underwriter, Chubb. AIBIS does not investigate or adjudicate these complaints, but when it receives them, AIBIS ensures they are transferred immediately to Chubb for handling under the below complaints process.

Complaints can be submitted online on the AIB website and you will receive an automatic acknowledgement that we have received it and we will transfer this complaint to Chubb.

- As the underwriter, Chubb record all complaints received and will manage your complaint fairly and respectfully. They will investigate the issues you raised about the insurance product or service as quickly as possible and will review all information held on file about the complaint. When all the details of your complaint have been investigated, you will receive a Final Response Letter.

## Some complaints take longer to resolve

If your complaint is taking longer to resolve, you will be updated regularly until a final response is sent to you. These are the steps that will be followed:

- Your complaint is recorded on Chubb's complaint system for management and investigation.
- You will be contacted about your complaint by Chubb if they need any more information from you. You will be contacted either by phone, by email or by letter. You can also contact Chubb by phone on 1800 24 24 67.
- When your complaint is resolved to your satisfaction within 5 working days, the full complaints process outlined here will not apply; however, your complaint will still be logged.
- If you have not been contacted to resolve your complaint to your satisfaction within 5 days of receiving it, you will be issued an acknowledgement letter to confirm the investigation of your complaint has begun. The acknowledgement letter will show your complaint reference number on the first page. That page also shows the name and telephone number of who will be investigating it. The acknowledgement letter will also include this Complaints Process, it will tell you when you can refer your complaint to the Financial Services and Pensions Ombudsman (FSPO), and provide you with the FSPO contact details.
- You will be written to 20 working days after receipt of your complaint if the investigation has not yet finished.
- If your complaint is still being worked on 40 working days after receipt of it, you will be written to tell you about the progress being made. You will also be told how long it's estimated will be needed to complete work on your complaint and what other steps you can take if you are not happy with this.
- After that, if your complaint is still being investigated, you will be written to every 20 working days to update you on how the work on your complaint is progressing and how long more it is estimated it will take to finish this work. You will also be informed what other steps you can take if you are not happy with this.
- When the investigation into your complaint has finished, you will receive a final response letter. The final response letter will outline Chubb's decision, including the reasons for that decision, and where applicable, the terms of any offer or settlement being made to the consumer making the complaint. If you do not get a final response letter within 40 working days of making your complaint, you may refer your complaint to the Financial Services and Pensions Ombudsman (FSPO). You may also use your final response letter to refer your complaint to the FSPO if you are not satisfied with the outcome of the investigation.
- The FSPO is an independent, impartial, and free service that helps resolve complaints from consumers. You will find information about the services provided by the FSPO on their website [www.fspo.ie](http://www.fspo.ie). Enquiries to the FSPO can be made by email to [info@fspo.ie](mailto:info@fspo.ie) or by telephone to 01 567 7000.