

Complaints Procedure

Customers of William Russell Europe SRL

At William Russell, each one of our members is extremely important to us. We believe that you have the right to professional customer service of the highest quality at all times. If you think we have fallen short of this standard, please follow the procedures outlined below.

If you are not happy with the service you have received, you may write to us at any time at the address across:

William Russell Europe SRL

Place Marcel Broodthaers, 8 1060 Saint-Gilles Brussels, Belgium

Phone +44 1276 486 455 **Fax** +44 1276 486 466

Email enquiries@william-russell.com

We will acknowledge receipt of your complaint within 2 working days. We will investigate your complaint and send a response to you within 4 weeks of the receipt of your complaint. If we are unable to provide you with a final response within this time period, we will write to you advising you of when we will be able to respond. We will endeavour to send a final response to you within 8 weeks of the receipt of your complaint. If we are unable to provide you with a final response within this time period, we will write to you again explaining why and advising you of when you may expect a final response.

William Russell acts as mandated underwriter on behalf of the insurer of your plan in respect of policy administration and claims handling. If your complaint relates to a decision we have made on behalf of our insurers (e.g., a decision regarding a claim you have made), you can write to the insurers at any stage in the process.

The insurer of our international health insurance, international life insurance, international income protection, and personal accident insurance plans is AWP Health & Life SA.

AWP Health & Life SA

Customer Relationships rue Dora Maar 93400 Saint Ouen France

Email client.care@allianzworldwidecare.com

AWP Health & Life SA is a signatory to the French Insurance Mediation charter. In the event of a persistent and definitive disagreement, the plan holder has the option, after the exhaustion of all domestic remedies referred to above, to call for the French Insurance Mediator without prejudice to possibilities of legal action.

La Médiation de l'assurance

TSA 50 110 75441 Paris Cedex 09 France

Web mediation-assurance.org

If your complaint relates to a service provided by William Russell and you have not received a response from us within 8 weeks of our receipt of your initial complaint, or you are dissatisfied with the final response you have received from us, you may write to the Financial Ombudsman Service in the UK or the Belgium Ombudsman des Assurances.

Financial Ombudsman Service

Exchange Tower London E14 9SR, UK

Phone +44 (0)20 7964 0500

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

Web financial-ombudsman.org.uk

L'Ombudsman des Assurances

Square de Meeûs, 35 1000 Brussels, Belgium

 Phone
 +32 (0)2 547 58 71

 Email
 info@ombudsman.as

 Web
 ombudsman.as

Contact details

T +44 1276 486 455 E contact@william-russell.com william-russell.com

William Russell Europe SRL

Place Marcel Broodthaers, 8

B-1060 Saint-Gilles

Brussels

William Russell Europe SRL is registered at Place Marcel Broodthaers 8, B-1060 Saint-Gilles, Brussels and is registered in Belgium with the Financial Services & Markets Authority (no. 0731.975.658 RPM) as a limited liability company with share capital of €30,000. William Russell Europe SRL is a mandated underwriter for AWP Health & Life SA. The UK branch of William Russell Europe SRL is registered at William Russell House, The Square, Lightwater, Surrey, GU18 5SS, UK. The UK branch is authorised & regulated by the Financial Conduct Authority (FCA), reference no. 973067.

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