



CARDIF LUX VIE MAKING A COMPLAINT

Striving to offer the best possible quality of service is our top priority. However, if you are not satisfied with the service you receive or encounter a problem, you have a range of options. Where should I send my complaint?

FIRST INSTANCE: SEND YOUR REQUEST TO THE SALES SUPPORT DEPARTMENT

■ **By post:**

Cardif Lux Vie
Sales Support
BP 691 - L-2016 Luxembourg

■ **By e-mail:** reclamation@cardifluxvie.lu

Please remember to include your contact details (name and address) as well as full reference details for your insurance policy (policy name and number).

You will receive confirmation that your complaint is being processed within 8 days of receipt. If research is required, you will receive a final response within a maximum period of 1 month.

■ **Or go online** and use the contact form on our website: <https://cardifluxvie.com/contact>.

SECOND INSTANCE: CONTACT THE COMPLAINTS DEPARTMENT

If you are not satisfied with the response received, you may contact the Complaints Department at the following address:

Cardif Lux Vie

Cellule Réclamations
BP 691 - L-2016 Luxembourg

IF YOU ARE STILL NOT SATISFIED:

You may contact the Insurance Ombudsman at the ACA¹ by post:

ACA - Service Médiation

12 rue Erasme
L -1468 Luxembourg

Or contact the **Commissariat aux Assurances** :

11 rue Robert Stumper
L -2557 Luxembourg

The CAA plays a key role in the handling of requests for the out-of-court resolution of disputes. The authority's staff responsible for dealing with these requests have the requisite knowledge and skill, as well as an overall understanding of the law. Your request to the CAA, which can be made free of charge, may be submitted in Luxembourgish, German, French or English.

THE SUBMISSION AND THE PROCESSING OF COMPLAINTS ARE ALWAYS FREE OF CHARGE.

1- Association of Insurance and Reinsurance Companies.