**Aon Complaints Information**

Aon is committed to providing industry leading service to all our clients. This includes resolving any complaints in an efficient and timely manner. If you are dissatisfied with any Aon products or services, please let us know as soon as possible so can work with you to resolve your complaint.

**How to make a complaint:**

If you would like to lodge a complaint, this can be lodged through your broker or directly with Aon’s Complaints team by email at: [aonbmcompliance@aon.com](mailto:aonbmcompliance@aon.com) or [feedback@aon.com](mailto:feedback@aon.com)

Or by calling Aon directly on +1 441 295 2220

**Investigation by Aon’s Complaints Department:**

When you lodge a complaint with Aon’s Complaints Department, an independent review of your complaint will be undertaken in accordance with the procedures below:

* Aon’s Complaints Officer will acknowledge receipt of your complaint as promptly as possible.
* Your complaint will be thoroughly investigated. Aon takes all complaints very seriously, and utmost care is taken to ensure that all information is considered.
* Aon’s Complaints Officer will review your complaint and attempt to remedy the complaint where possible and endeavor to provide you with a decision, in writing, within 30 calendar days of the date your complaint is received. However, Aon’s Complaint Officer will respond in advance of that time wherever possible.
* If your complaint is complex or there are circumstances beyond Aon’s control, it may take longer than 30 Calendar days to resolve. In this instance, we will work with you to agree on an acceptable extension and Aon will keep you informed of its progress. We will also contact you in writing to provide reasons for the delay, inform you of your right to take your complaint and/or report any alleged breaches to the Bermuda Monetary Authority.

**External Reviews:**

If you are dissatisfied with Aon’s final response to your complaint, in certain cases you may be able to refer your complaint to the Bermuda Monetary Authority (BMA).

The BMA is the jurisdiction regulator under the remit of the Minister of Finance for the Government of Bermuda. Please note that before BMA can investigate your complaint, they require you to have first provided us with the opportunity to address the complaint.

Further details regarding BMA can be obtained from their website, or alternatively you can contact the BMA by email at: [info@bma.bm](mailto:info@bma.bm)

Or by calling directly on +1 441 295 5278