

Leave us a review or feedback
Know more about our Customer Service

Foyer Global Health is dedicated to providing high-quality services to all our customers, encompassing both service and support.

If you encounter any problems or difficulties, it's crucial that you inform us promptly so we can address the issues immediately and implement improvements for the future.





How to Make a Complaint

Should you wish to address a complaint, we recommend first contacting the team previously handling your concern.

Alternatively, you can directly address your complaint to our Feedback Management Team via email at feedback@foyerglobalhealth.com. If you prefer to file a complaint by phone, we kindly ask you to also submit it in writing, facilitating better handling of the matter.

Information Required to Resolve Your Complaint

To aid our investigation and ideally resolve the issue, please provide the following details:

-  Your policy number
-  Your contact information, including phone number and email address
-  A description of the problem
-  Desired resolution

Our Resolution Process

Upon receiving your complaint, we will strive to address it fairly and promptly.

First, we will acknowledge receipt of your complaint within two working days, providing a contact name for further concerns or additional information. Subsequently, we will thoroughly review and investigate the raised issues.

We aim to address all concerns within three weeks of receiving your complaint. If resolution requires more time, we will communicate the reasons and provide regular updates on progress.

These adjustments maintain the clarity and professionalism of the original text while ensuring consistency and readability.



If we cannot resolve your complaint

If we are unable to resolve your complaint to your satisfaction, we will make every effort to find a satisfactory resolution. However, if you remain dissatisfied with our final response, you have the option to escalate your complaint further.

As we are headquartered in Luxembourg, you can choose to refer your complaint to the financial authorities in that jurisdiction. There are two official government departments available for this purpose.

The Médiateur en
Assurances
(Insurance
Ombudsman)

Initially, you can direct your complaint to the Luxembourg insurance Ombudsman, known as the Médiateur en Assurances. You can contact them using the following details:

Postal Address:

Médiateur en Assurances
Association des Compagnies d'Assurances et de Réassurances (ACA)
12, rue Erasme, L-1468 Luxembourg

Telephone:

+352 442 1441

Email:

aca@aca.lu

Fax:

+352 44 02 89

The Luxembourg insurance Ombudsman operates independently of Foyer Global Health and offers a mediation service, free of charge, for unresolved issues between insurance companies and their clients. All parties involved in a dispute are treated fairly and impartially by the Ombudsman, with confidentiality maintained throughout the process.

For more information on the Médiateur en Assurances, including details on how to submit a dispute for resolution, please visit the following link:
<https://www.aca.lu/en/insurance-ombudsman/why-the-mediation/>

If you require any assistance or information from us to submit a dispute, please do not hesitate to contact us, and we will be happy to assist you.



The Commissariat
aux Assurances
(CAA)

Alternatively, you may contact the Commissariat Aux Assurances (CAA). The CAA serves as the official monitoring consultant of the insurance sector in Luxembourg and is therefore the regulatory authority overseeing Foyer Global Health.

If we have been unable to resolve your complaint, you have the option to reach out to the CAA, providing details of the dispute. The CAA will then contact us to request an explanation of our decision. If they determine that we have violated any legal provisions of the relevant insurance or financial services laws applicable in Luxembourg, they may instruct us to reconsider our decision regarding your complaint. You can contact the CAA using the following information:

Postal Address:

Commissariat aux Assurances (CAA)
11, rue Robert Stumper, L-2557 Luxembourg

Telephone:

+352 226 9111

Email:

caa@caa.lu

Fax:

+352 22 69 10 of +352 22 69 11 444

Further information about the CAA can be found through the following link (in French): www.caa.lu.

Please note: Filing a complaint with the Médiateur en Assurances does not affect your right to initiate legal action before the competent courts of law. In such instances, you may be responsible for your own expenses related to the legal proceedings (e.g., lawyer or expert fees). Your General Conditions of Insurance (GCIs) will specify the competent court for any disputes arising from your insurance contract. Should there be a civil law problem, only the courts are competent to hear the case according to Article 84 of the Luxembourg Constitution.

