

Appeals:

Your insurance policy is a contract, you have rights that allow you to appeal decisions made by the insurance company. Your Summary Plan Description (SPD) will detail the formal process of filing an appeal and explain. As your insurance broker, AEBS can help answer questions you might have and assist with claims issues and appeals.

Complaints:

It is very rare that we will all agree all of the time. In instances where your experience with an insurance company or with us has been less than what you expected, you have the right to voice your concerns. We encourage you to let us know how your plan can be improved and how the service you receive can better meet your needs. As your insurance broker, we work on your behalf with many different insurance companies to deliver the best products and services. By understanding your complaints, we can work with these companies to improve and serve you better.

We recommend that any appeal or complaint be filed immediately with the insurance company in writing. This provides proof that you filed a complaint and documents the date your complaint was submitted. Most insurance policies allow 180 days for you to file a complaint or appeal. The insurance company is required to respond to your issue in a reasonable time frame. If you do not get a response or have trouble working through your issue, we are glad to assist you.