

We strive to provide a great service and your feedback is important to us so we can further improve.

If we haven't met your expectations please email us at mail@mstream.co.uk or write to:

The Managing Director
Millstream Underwriting Limited
52-56 Leadenhall Street
London, EC3A 2EB
United Kingdom

Telephone: +44 (0) 330 660 0734

Email: info@globalflyingservices.com

(calls to this number within the United Kingdom are free on mobile phones and landlines)

We will respond to you promptly and fully. If you remain dissatisfied with the outcome, you may have the right to refer your complaint to the relevant independent Ombudsman, depending upon your residency:

<u>EU/EEA residents</u>	<u>UK residents</u>
Financial Services and Pensions Ombudsman Lincoln House Lincoln Place Dublin DO2 VH29	The Financial Ombudsman Service Exchange Tower London E14 9SR United Kingdom
Tel: +353 1 567 7000	Tel: 0800 023 4567 or +44 20 7964 1000 if calling from outside the United Kingdom.
E-mail: nfo@fspo.ie	E-mail: complaint.info@financial-ombudsman.org.uk
Website: www.fspo.ie	Website: www.financial-ombudsman.org.uk

You can access a consumer leaflet or complaint form in alternative languages by visiting www.financial-ombudsman.org.uk/help/languages.html

If you have purchased your policy online you can also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is: <http://ec.europa.eu/odr>

In any communication, please quote the policy number shown in the schedule.

We also value positive feedback so please do take a moment to tell us when we're doing things well.