

Berjaya Sompo Insurance Berhad CLIENT CHARTER

INTRODUCTION

At **Berjaya Sompo Insurance Berhad**, our mission is to ensure that our customers develop confidence in us and we aim to become an efficient service provider that is ever ready to listen and assist our customers on all insurance matters.

EASY TO REACH

We are committed to provide efficient and effective services in handling complaints and enquiries. Our Customers can contact us through these channels:

- Visit any of our **Head Office and Branches Customer service centers** nationwide
- Call us toll free at 1-800-88-9933
- Write to us at:

Complaints Unit/Unit Aduan
Customer Service Centre
Berjaya Sompo Insurance Berhad
Lot G 027G, Ground Floor
Podium Block, Plaza Berjaya
12 Jalan Imbi
55100 Kuala Lumpur
Tel: 03-2172118 / 03-21413323
Fax: 03-21424730
Email: info@berjayasompo.com.my

For more details, please visit www.berjayasompo.com.my Contact us/ Customer Feedback

OUR COMMITMENT TO ENQUIRIES AND COMPLAINTS

To our Customers, we promise to

- Provide a wide range of fair priced products with value-added benefits to meet your diverse needs.
- Continuously endeavor to improve and expand our products and services, exceeding your expectations.
- Settle claims promptly, fairly and be receptive to your response on our services provided.
- Continuously leveraging on technology to increase effectiveness and efficiency
- Continuously upgrade our network services and invest in human resource training and development to serve you better.
- Consistently provide quality solutions.
- Work closely in building customer relations to learn and elicit information.
- Have a professional and friendly management practice, always willing to receive feedback, complaints and suggestions.
- Provide professional personnel to advise on risk management and improvements.

Our complaints handling process is based on the following principles:-

- Acceptance – we recognize that we may not have met your expectations and will accept all complaints.
- Ownership – we are responsible for resolving your complaint. If we need to pass it to someone else due to the nature or complexity of the enquiry/complaint, we will inform you.
- Collection of information – we will confirm the details of your complaint and clarify if we are unsure.
- Treatment – we will ensure that you and your complaint are treated fairly.
- Commitment – we will follow-through on what we commit to doing.
- Timeliness – if we cannot resolve your complaint straight away, we will strive to resolve it within **2 weeks**. For complaints which may take more time to resolve, we will keep you inform about the development of the case from time to time.
- Resolution – we aim to achieve a mutually acceptable resolution to all complaints.

Details of your Enquiries/Complaints

In order to resolve your complaint, it is important that you give us as much information as possible.

When you contact us, as much of the following information must be provided:-

- 1) Account Information - name, policy number or account number
- 2) Contact Details - mobile phone number or other preferred method of contact (house number, alternate mobile phone number, email, etc).
- 3) Complaint Information – details of the complaint and any supporting evidence

Once we receive this information, we will be able to investigate your complaint and work towards a resolution.

If you feel that your complaint has not been resolved fairly, you should inform us accordingly and we will advise you on the alternative dispute resolution avenue available.

Recording of Complaints

All complaints received are recorded in a register and a reference number is allocated to each complaint. A complaint file is opened for documentation of records and work done on each case. In addition, the status and progress of each complaint is kept in the system for easy monitoring, tracking, retrieval and analysis.

1. Walk-In Enquiries/Complaints

- a) Customers will be handled in a systematic manner and on a first-come-first-serve basis.
- b) Customers will be served within **30 minutes** on their arrival at the customer service desk
- c) Full details of the customer and his enquiry/complaint will be recorded by the customer service staff
- d) Enquiries/complaints that do not require follow-up will be resolved on the same visit.
- e) Customers will be briefed on the next course of action to be undertaken by the company's representative. At an average, our customer should receive a response from us within **5 days** of filing his complaint and the status of dealing with the complaint be made known to the customer **every week**.

2. **Phone Enquiries/Complaints**

- a) Phone calls will be answered within **3 rings**
- b) Enquiries/complaints that do not require follow-up will be resolved during the first call
- c) Enquiries that require follow-up will be resolved within **5 working days**
- d) Complaints that require follow-up will be lodged with the company's Complaints Unit on the same day it is lodged by the customer and will be acknowledged by the Complaints Unit. The Complaints Unit will respond to our customer within **2 weeks** on receipt of the complaint.

In the event the complaint requires further investigation, our customer will be kept updated **every week** on the status until the complaint is resolved.

3. **Written Enquiries/Complaints (E-mail, Fax, Letter)**

- a) Enquiries by e-mail will be responded to within **2 working days** with an initial automated response by e-mail to customer on acknowledgement of receipt of enquiry/complaint.
- b) Enquiries via letter or fax will be responded to within **5 working days**
- c) Enquiries that require follow-up will be resolved within **2 weeks**
- d) Complaints via e-mail or fax will be lodged on the same day with the Complaints Unit for acknowledgement by the Complaints Unit. We will respond to our customer on such complaints by **3 working days** on receipt of the complaint.

In the event the complaint requires further investigation, our customer will be kept updated **every week** on the status until the complaint is resolved.

DELIVERING OUR PROMISES THROUGH OUR CLAIMS PROCESS

It is our endeavor to settle justified claims promptly through standardized procedures in claims administration. To facilitate your claims, you need to submit sufficient documentation.

Upon receipt of a claim notification, you can expect to receive a response from us within **48 hours**. The claims procedure is as follows:

- Claims registration, complete documentation (stamp date received).
- Claims assessment will be done within **21 working days**
 1. For normal cases, customers will be updated on the progress within **21 working days**.
 2. For complex claims cases (insufficient documents), customers will be updated on the progress within **30 working days**.
- Cheque issuance by Finance department within **7 working days**
- Cheque received by customers within **21 working days** after the date we received the acceptance of offer and/or Discharge Voucher and all relevant documents.

If you are not satisfied with the claims decision, you can write to us at:

Complaints Unit/Unit Aduan
Customer Service Centre
Berjaya Sampo Insurance Berhad
Lot G 027G, Ground Floor
Podium Block, Plaza Berjaya
12 Jalan Imbi
55100 Kuala Lumpur
Tel: 03-2172118 / 03-21413323
Fax: 03-21424730
Email: info@berjayasompo.com.my

For documentation related to a specific claim, please visit www.berjayasompo.com.my/ Customer Service/ Claims Information.

ANTI-FRAUD STATEMENT

Berjaya Sompo Insurance Berhad is committed to fraud control with an emphasis on proactive prevention, putting in place detection measures in its effort to reduce possibilities which could lead to fraud. Our approach to fraud control is focused on maintaining a legal and ethical climate which encourages all stakeholders to protect the Company's assets and raise any suspicion of fraud. We believe in zero tolerance to fraud. Thus, when a fraud is detected, suspected or alleged, we are committed to fully investigate the matter. We will work closely with the relevant authorities to ensure that justice is served and implement measures to recover as well as to minimize losses.

PERSONAL INFORMATION

Berjaya Sompo Insurance Berhad will have in place a Privacy Policy which will ensure the safety and security of the usage of clients' information.

The Privacy Policy will have strong security measures, responsible privacy standards, safe operations of its delivery channel for data transmission between the insured and the insurer and strict guidelines on the usage of clients' information by its employees.

BUYING INSURANCE

We reserve the right to accept or reject an application to purchase our product. We will inform the applicant of the rejection and will also state the grounds for rejecting the application within **24 hours**.