ALLIANCE AFRICA GENERAL INSURANCE LIMITED

PLOT NO. 9, 3rd FLOOR, YUSUF LULE ROAD, KAMPALA, UGANDA

COMPLAINTS POLICY

Introduction

ALLIANCE AFRICA GENERAL INSURANCE LIMITED (AAGIL) entered Uganda on 10th December,2014 as a general insurance Company licensed by The Insurance Regulatory Authority of Uganda (IRA) to promote and serve the needs of insuring public of the country by offering customized solutions in insurance of non life risks under motor, marine, property, accident and, liability. It is a fully owned subsidiary of Alliance Insurance Corporation, that started in Tanzania in the year 1998 and has been operating as one of the most dynamic and professionally managed insurance companies in East Africa.

Our Vision

To be the most respected Insurer

Our Mission

Covering risk, improving lives

Our Values

In whatever we do, we are guided by five core values, namely:

a. **Passion:** being humane and reciprocal;
b. **Integrity:** In overall conduct towards stakeholders and Company's assets;
c. **Innovation &creativity:** in both inter and intra departmental work so as to set examples;
d. **Excellence:** in time honored deliverables;
e. **Staff empowerment:** to encourage a cohesive workforce equipped to deliver best services as per but not limited to the "Citizens' charter" annexed as annexure 1

Purpose &intent:

The company is dedicated to providing excellent customer service and maintaining a healthy customer relationship at all levels from CEO downwards. The purpose of this document is to clearly spell the mechanism of handling customer complaints and this is to be recognized as "Complaints Policy".

We are aware of our commitments to customer &/or prospect as to way of functioning and service which if not meted may cause dissatisfaction and in such a scenario, we encourage each of such aggrieved entity to initiate verbal or written complaints under this mechanism and expect it redressed.
This policy is owned by the Head of Operations also functioning as Chief Complaints Officer (CCO) in the Company reporting to the CEO who has ultimate responsibility to the Board of Directors.

Responsibilities:

- To provide an efficient, fair and structured mechanism for handling complaints.
- To provide our customers with access to the complaints handling process, including those customers with disabilities and special needs.
- To keep customers informed as to the progress of their complaint and the expected timeframe for resolution.
- Review all complaints monthly and improve our standard of customer service.
- To maintain the current level of grievance free service;

Handling Complaint:

- Complaints may be in any mode of communication to any of the Company official including a note into the drop box kept for the purpose at front Office of the Company;
  - It is encouraged that complaints/ grievances may be directed on mail to admin@allianceug.com ; info@allianceug.com; posted on WhatsApp number +256 759 478181 , or lodged on website @ https://allianceug.com/contact or dropped as note in the Corporate drop box for quicker response;
- The administration assistant at front office will acknowledge the receipt within one working day with a quick response if possible;

- Internally, all such complaints will be conveyed to the CCO the same day for processing resolution with concerned departmental head;
- A resolution or interim progress report will be conveyed within next 2 working days;
- The aim is to resolve complaints in a timely manner and we will generally resolve a matter within a working week;
- Complex complaints may take longer than week days to resolve. In these cases, the complainant will be regularly updated on the progress at least once in a week with likely timeframe for resolution.
- All correspondences will be on record and we shall expect reciprocation fro the complainant with a satisfaction note on resolution.
- The Company may impose a charge for handling certain complaints in special circumstances. For example, it may charge a fee where complaint requires it to retrieve archived records that are more than 24 months old. The Company in all such cases will convey the complainant of the charges for deposit and confirmation of doing so into Company account or may alternatively ask for upto a month's time for free of charge resolution;
- A MIS of complaints and resolutions with time frame will be internally submitted to the Board through Board audit & risk committee (BARC)

Synopsis:

Exceptions:

- Any HR and financial misappropriation related complaint shall be handled as per HR manual;
- Any whistle blowing shall be within the purview of whistleblowing policy of the Company;
- Any complaint or grievance initiated by a legal notice privileges the Company to utilize professional service of equivalent caliber;
- The Company does not encourage but, the complainant is also free to take up unresolved issues to other forums including the Insurance Regulator @ https://ira.go.ug/

Review:

The policy may be revised as felt expedient but not later than once in three years.

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