

COMPLAINTS POLICY PROCEDURE FOR MUTUAL BENEFITS LIFE ASSURANCE PLC.

1) INTER-FACE SERVICES:

- Acknowledge all e-mails within 5 minutes.
- Treat all enquiries within 8 hours
- Dedicated Customer Care lines are provided to Customers for easy communication
- Follow up of mails received with responsible unit and calls are made in order to ensure resolution of issues within 8 hours
- Read all mails and acknowledge receipt
- Attend to all customers' requests and enquiries
- Follow up requests which require special attention
- Provide friendly, accurate and efficient service to our customers
- Send SMS alert to customers for all payments received

2) COMPLAINT MANAGEMENT

- Tracking issues and complaint
- Problems are identified within 5 minutes of communicating with the complainant
- General complaints are attended to and resolved within 8 hours
- Escalate and route unresolved customers' issues to the relevant departments within 5 minutes
- Follow up on transferred complaints with departments within 24 hours
- Communicates resolved and unresolved complaints to the Management within 1 hour or at regular intervals
- Ensure timely resolution of issues by liaising with department concerned
- Liaise with Management on critical issues
- Notify the customer when the issue has been resolved

3) REPORTS

- Provide monthly reports to Management
- Reports of mails/enquiries are documented daily
- Calls with regards to customers' enquiries are recorded daily
- Collate and produce reports
- Keep records of customers' interactions and transactions
- Incorporate updates/suggestions into Management report

4) CONFLICT RESOLUTION

STEP 1: If our Customers are not satisfied or they have any complaint with our services, they are free to call or write to our Customer Care Unit so that we can deal with the complaints quickly. The Phone numbers are: 01-3429019; 09054744444.

STEP 2: If they are not satisfied with the result, they can call or write to the Executive Secretary, Nigerian Insurance Association at the address stated below:

264, Ikorodu Road, Savoil Bus Stop,
Ilupeju, Lagos.
Tel No: +2348170784444; +2348029908531
E-mail: info@nigeriainsurers.org

STEP 3: If they are not satisfied with the recommendation of the Nigeria Insurance Association, the matter may be referred to an Arbitrator jointly appointed by the Assured and Mutual Benefits Life Assurance Limited.

STEP 4: If they are not satisfied, they can write to the National Insurance Commission to investigate the case. The contact address is:

Plot 1239, Ladoke Akintola Boulevard,
Garki II, Abuja.
Tel No: 09-8756021
E-mail: contact@naicom.gov.ng

STEP 5: If the National Insurance Commission has presided over the matter and the complainant is still not satisfied, then the aggrieved party can take the matter to the law court.

Please note that this procedure does not affect their right to legal action but they are meant to give the Assured a cost effective way of resolving any complaint or dispute concerning their right under the Policy bought and they are advised to exhaust this procedure before taking any legal action.