# CUSTOMER COMPLAINTS HANDLING PROCEDURE





Your queries and complaints help us 'refine' our service delivery to perfection. That is why your feedback is valuable to us, as it will help us better ourselves when serving you next time. So, if our services do not rise to your needs, let us know, and we will give every priority to put it right.

Your happiness and satisfaction mean everything to us.

# 1. HOW TO MAKE A COMPLAINT

#### (a) In person – visiting a branch

Visit your nearest branch and speak to the Branch Manager or visit the Head Office and talk to the Customer Complaints Officer.

### (b) By post

Customer Complaints Officer Fairfirst Insurance Limited Access Towers II (14<sup>th</sup> Floor), No. 278/4, Union Place, Colombo 02.

#### (c) Direct contact - Officer In Charge (OIC)

| Name                    | :  | Ms. Tania Nanayakkara                               |
|-------------------------|----|---|
| Designation             | :  | Manager – Compliance                                |
| Address                 | :  | Access Towers II (14 <sup>th</sup> Floor),          |
|                         |    | No. 278/4, Union Place, Colombo 02.                 |
|                         |    |   |
| Contactable             | :  | 8.30 a.m 5.00 p.m. (working days)                   |
| Contactable<br>Landline | :  | 8.30 a.m 5.00 p.m. (working days)<br>+94 11-2428282 |
|                         | :  |   |
| Landline                | :: | +94 11-2428282                                      |

# (d) Web application

www.fairfirst.lk

# 2. DOCUMENTS AND INFORMATION TO BE PRODUCED ALONG WITH A COMPLAINT

- Customer's Name
- Policy No./Vehicle No.
- The Complaint
- Customer's Mobile No.
- Customer's E-mail Address

# 3. TIME PERIOD THAT WILL BE TAKEN TO ACKNOWLEDGE A COMPLAINT

Upon receiving a complaint an acknowledgment will be sent to the complainant via e-mail, SMS or over a call within 24 hrs.

# 4. PROCESS OF HANDLING THE COMPLAINT (INCLUDING TIMELINES)

- We will do our utmost to resolve your issue or complaint within three working days.
- In case if we take more than three working days to resolve your complaint, we will keep you informed on the progress time to time via e-mail or over a call.
- If for any reason you are not happy with our response, please inform us so that we can figure how much further we can help you.
- If our investigation takes more than 14 working days from the original date you contacted us, we will provide an interim update on our progress.
- Once we have considered all aspects of your complaint, we will send you a final response after the investigation.

| Process  | Timeline           |
|--|--------------------|
| Complaint, Registration and Acknowledgement                              | 1 working day      |
| Complaint Review   | 2 working days     |
| Communication of Normal Complaints Findings                              | 3 - 4 working days |
| Complaint Investigation  | 14 working days    |
| Extension of Complaint Investigation                                     | 30 working days    |
| Complaint Tracking   | Any time           |
| Complaint Archive  | 2 - 3 years        |
| Complaint Appeal Process - In the event the complainant is not satisfied | Any time           |

# 5. HOW TO CHECK THE PRESENT STATUS WITH REGARD TO A COMPLAINT MADE

- You can contact the person/place to whom you have lodged the complaint with e.g. Customer Complaint Officer, Branch, Call Centre, Claims Department, Underwriting Department.
- You can send an e-mail to feedback@fairfirst.lk

# 6. TO WHOM THE MATTER (AN APPEAL) IS TO BE REFERRED TO IF THE COMPLAINANT IS NOT SATISFIED WITH THE INITIAL RESOLUTION OF THE OIC

• Kindly make an appeal to the Head of Legal, Risk & Compliance who will take all efforts to resolve the issue.

| Post   | : | Head of Legal, Risk & Compliance           |
|--------|---|--|
|        |   | Access Towers II (14 <sup>th</sup> Floor), |
|        |   | No. 278/4, Union Place, Colombo 02.        |
| Mobile | : | +94 77-3958889                             |

E-mail : anushaf@fairfirst.lk

- If by chance you are not satisfied with our final response, you may refer to the Alternative Dispute Resolution (ADR) mechanisms to review your complaint or intervene to resolve your issue.
- There is an Insurance Ombudsman and Insurance Regulatory Commission of Sri Lanka that provides free, independent services to customers who need to resolve disputes with insurance companies. You can lodge your complaint at any given time if you are not satisfied with our solutions.

### Insurance Ombudsmen Service

| Post   | : | The Insurance Ombudsman             |
|--------|---|-------------------------------------|
|        |   | Office of the Insurance Ombudsmen   |
|        |   | No. 143 A, Vajira Road, Colombo 05. |
| Tel.   | : | +94 11-4528671 / +94 11-2505542     |
| E-mail | : | info@insuranceombudsman.lk          |

## Insurance Regulatory Commission of Sri Lanka

| Post   | : | Director Investigations                              |
|--------|---|--|
|        |   | Insurance Regulatory Commission of Sri Lanka         |
|        |   | Level 11 East Tower, World Trade Center, Colombo 01. |
| Tel.   | : | +94 11-2396184-9 / +94 11-2335167                    |
| E-mail | : | investigation@ircsl.gov.lk / info@ircsl.gov.lk       |