

CEYLINCO GENERAL INSURANCE LIMITED

Complaints Handling Procedure

Providing a high level of customer service is our priority. In the unlikely event an insured feels that he/she is dissatisfied with the manner in which they have been served by us at any of our customer touch points or if the insurance cover does not meet with their requirement, we would welcome their complaint and shall address customers' need in a professional manner.

Each complaint will be addressed in an equitable, objective and impartial manner through the complaints handling process. The process has been designed to protect the person complained against from any biased treatment. Emphasis will be placed on solving the problem and not on assigning the blame. If a complaint is made about personnel, the investigation will be carried out independently.

All lodged complaints will be analyzed and categorized into aspects such as marketing and sales, processing, claims and servicing. They will be categorized in such a way to help eliminate the root causes of complaints. A reference number for each complaint is provided along with an acknowledgment.

Customer Complaint Unit headed by Mr.Chanaka Wimalasuriya - Deputy General Manager (Mob no:0777713967) will send an appropriate reply within 48 hours .If we are unable to resolve your complaint immediately, we will aim to resolve your concerns as soon as possible and will keep you informed about the progress while the inquiry continues.

Documents and information to be produced along with a complaint by the policy

holder/insured:

- (i) Name of policy holder
- (ii) Policy number/ vehicle number/ claim number, if any
- (iii) Contact details such as telephone no's/email, postal address
- (iv) Nature of complaint
- (v) Details of the complaint in writing
- (vi) Supporting documents or evidence to the complaint, if any

You may forward your complaint to any of the following at your convenience:-

- By visiting customer complaint unit at Head Office or any Branch Office.
- Contacting Hotline - Call Centre (24 hours) - 011-2393939
Hotline - Head Office - 011-4702702
Email – digimarketing1@ceyins.lk/digimarketing2@ceyins.lk.
- Ensure to submit policy number, claim number and vehicle number along with your contact details.
- Submit your complaint online through our website – <https://www.ceylinco-insurance.com/help-and-support/>

1) **Satisfaction with the Complaints Handling Process**

Random surveys of complainants will be carried out as part of the commitment to determine the levels of satisfaction of complainants with the complaints handling process.

2) **Auditing of the Complaints Handling Process**

Regular audits will be performed in order to analyze the performance of the complaints handling process. The audit will provide information on:

- The complaint handling procedure complying with the process of the complaints handling policy.
- Whether the process is helpful in achieving the objectives of the complaints handling policy.

Under the quality management system audit, complaint handling is a part of it. In the management review, results of the audit will be taken into account to identify problems and suggest improvements in the complaints handling process. Competent individuals will conduct the audit, independent of the activity being monitored.

3) To whom the matter (an appeal) to be referred to if the complainant is not satisfied with the initial resolution of the OIC:

Mr. Ajith Perera

Director

Ceylinco General Insurance Ltd.,

No:69, Janadhipathi Mawatha, 4th Floor

Ceylinco House,

Colombo 01.

Mob No : 0777741718

Fax : 0112485720 Email : ajithp@ceyins.lk

4) Alternative Dispute Resolution Mechanisms

In the event the customers are not satisfied with the resolution given by the Company, We would advise them to refer their complaint to the either Insurance Ombudsman or Insurance Regulatory Commission of Sri Lanka (IRCSL)

In addition to the above, arbitration clauses are incorporated in the insurance policies with regard to determining quantum and / or terms of the policy depending on the policy.

Insurance Ombudsman

143A, Vajira Road,

Colombo 04

IRCSL

Director Investigation

Insurance Regulatory Commission of Sri Lanka

Level 11 East Tower, World Trade Center

Colombo 01

Tel : 0112396184-9 / 0112335167

Email : investigation@irsl.gov.lk / info@irsl.gov.lk