

COMPLAINT HANDLING POLICY

“The true test of a business’s customer service is not when things are going right, but rather what is done when things go wrong” – Steve Ferrante

“When a Customer says they are not satisfied, the Company gets a chance to fix it and change them into a more Loyal Customer” – Amex Open Forum

The above mentioned quotes symbolize NORTHERN’s Policy on handling Complaints, and to make it evident, this Complaint Handling Policy has been drafted to let our valuable customers know that your expressions of dissatisfaction will not go unheard by our team.

Also, keeping in line with the rules and regulations laid down by DHA, this document will give our Customers/ Potential Customers, Business Partners and Interested parties, a clear outline of how Complaints will be dealt with by NORTHERN.

➤ What can be considered a Complaint?

- ✓ Expression of dissatisfaction by
 - Customer / potential customer
 - Business Partner
 - Regulatory Body
 - Made directly or indirectly
- ✓ Related to
 - A product / service provided by NORTHERN
 - Or our employee
 - Or related to a service provided by an Intermediary acting on behalf of us
- ✓ Where the cause of the complaint relates wholly or in part to vague wording or unclear definitions in the policy wording, terms and conditions or table of benefits, this will be considered a complaint.

➤ How to register a Complaint?

- ✓ Click on the “Complaints” tab available on our website (<http://northernib.com/>) and write down your complaint there; OR
- ✓ Dial Up our office number – 04-5485640; OR
- ✓ Email your complaints to – info@northernib.com

➤ **Who will handle the Complaints?**

Once a complaint is received, the Standard Point of Contact for Complaint Handling on behalf of NORTHERN would be Ms Aliya Assadi – Client Manager

➤ **Complaints Handling Procedure:**

- ❖ The Complaints Handler will first and foremost contact the Complainant to obtain complete information regarding their concern and assess whether a Complaint needs to be registered.
- ❖ Once it is established that a valid Complaint exists, the Complaint Handler will initiate Complaint Resolution process by first lodging the Complaint in the Complaints Log (NIB/CL/2021/00) and assigning a Customer Complaint Report (CCR) Reference Number to it. This Number will be conveyed to the Complainant for future communication purposes.
- ❖ The Complaints Handler needs to identify the type of complaint – whether the complaint is regarding the underwriting / claims / others, whether against NORTHERN or Insurer/TPA.
- ❖ Next, the Complaint will be categorized as per the DHA Standards:
 - Advice provided or product suitability
 - Accuracy of documentation provided
 - Delays in process (issue of quotations, response to correspondence etc)
 - Administrative or operational process or procedures (i.e. a complaint about the process itself rather than the implementation of it)
 - Service provided by advisers, staff or departments (efficiency, attitudinal, behavioural, knowledge)
- ❖ The Complaint Handler needs to inform the concerned department / person / underwriter about the complaint.
- ❖ A solution needs to be reached as soon as possible and not later than 5 working days of receiving such complaint.
- ❖ Once a solution is arrived at, the customer needs to be informed and this needs to be recorded in writing as well.
- ❖ If the Complainant is satisfied with the solution provided, then Complaint can be closed. CCR needs to be filled accordingly (NIB/CCR/2021/00).
- ❖ If the Complainant is still not satisfied, then the matter will be escalated.

➤ **Escalation Process:**

- ❖ Where a complaint cannot be resolved in a manner that is satisfactory to the Complainant, it will first be escalated internally to the CEO – Mr Ranjit Nambiar.
- ❖ The Complaint Handler will inform the CEO about the Complaint, the reasons for it, the persons spoken to in order to remedy the grievance, the solutions provided to the Complainant and the response of the Complainant.
- ❖ The CEO will assess the facts presented to him and he will then talk to the concerned persons – whether within the Company, or out – in order to find the best possible solution within a maximum time frame of 10 working days.
- ❖ The CEO should thereafter convey this to the Complainant.
- ❖ Where the Complainant is satisfied with the remedy offered, the Complaint shall be considered resolved.
- ❖ If the Complainant is still unsatisfied, the matter will then be escalated externally. Residents in Dubai can lodge complaints through a new online system's website launched by DHA <http://ipromes.eclaimlink.ae/>

This entire process is detailed in the form of a flowchart as well for easy understanding (NIB/DHA/CFC/2021/00)

This Policy has been approved by the Management of NORTHERN and has been communicated to its employees. NORTHERN is committed to Continual Improvement and therefore, this Policy is reviewed for continuing stability during Management Reviews and is documented and put into effect from the 1st of November, 2021.

MR. AFROZ ASSADI
CHAIRMAN

MR. MUHAMMAD AFZAL
DIRECTOR