



**United Fidelity Insurance Co.**  
**CUSTOMER COMPLAINTS POLICY AND PROCEDURE**

## 1. Purpose

The Customer Complaints Policy and Procedure is designed to provide a structured approach for addressing customer concerns promptly, fairly, and consistently. It reflects our commitment to delivering exceptional service and fostering trust by ensuring that all complaints are handled professionally and transparently. This policy outlines the steps customers can take to raise their concerns, the procedures we will follow to investigate and resolve issues, and our commitment to continuous improvement based on the feedback we receive. Our goal is to turn complaints into opportunities for learning and enhancing the overall customer experience.

The Company is dedicated to providing an excellent Customer Service and maintaining a healthy customer relationship at all levels from the Board of Directors and Executive management to all Customers.

In line with the Customer Complaints Policy, the Company is determined to ensure that all complaints are handled as efficiently and effectively as possible and in a professional manner.

All our customers have the right to complain against the Company and it is our duty to ensure that we do our best to resolve any problems our customers may have as regards our service that we are mandated to provide.

We pledge to provide our customers with a service premised on our six (6) all-encompassing core values of Integrity, Accountability Transparency, Teamwork, Excellence and Innovation as enshrined in our Strategic Plan which aims satisfying stakeholders, building a positive corporate image and providing excellent services as strategic objectives.

The Company seeks to maintain and enhance its reputation of providing our customers with high quality services in line with our six (6) all-encompassing core values Integrity, Accountability Transparency, Teamwork, Excellence and Innovation. We care about the quality of service our customers receive from us, that is why we have a Customer Complaints Procedure for our customers to use when lodging a complaint.

We value complaints as they help us to improve on our services and customer service that we provide to our customers and members of the general public.

The Company is committed to being responsive to the needs and concerns of our customers and our potential customers and to resolving their complaints as quickly as possible.

This policy has therefore been designed to provide guidance to both our customers and employees in the way the Company receives and manages customers complaints. We are committed to being consistent, fair and impartial when handling complaints.

## 2. Objectives

The objective of this policy is to ensure that:

- i. Our customers are aware of our complaint lodgment and handling processes;
- ii. Both our customers and employees understand our complaints handling process;
- iii. Your complaint is investigated impartially with a balanced view of all information evidence;
- iv. We take reasonable steps to actively protect your personal information;
- v. Your complaint is considered on its merits considering individual circumstances and needs.

## 3. Definition of a Complaint

In this policy a '**complaint**' shall mean any expression of dissatisfaction, whether oral or written about the services provided, an employee's conduct, or any other aspect of the Company's operations and services.

**Complainant:** The individual or entity raising the complaint.

**Regulatory Authority:** The relevant body overseeing insurance operations and customer grievances in the UAE, such as the Central Bank of the UAE, Dubai Health Authority and Abu Dhabi health authority.

## 4. How to Make a Complaint

If you are not satisfied with our services, please let us know in one of the following ways:

- **Email:** Send a detailed complaint to [complaints@fidelityunited.ae](mailto:complaints@fidelityunited.ae).
- **Phone:** Call our customer service at 800 842.
- **In Person:** Visit our office at [address] to speak with a representative.
- **Online:** Fill out the complaint form on our website.

If you are not satisfied with the response from the Complaints Department, you may escalate the case to Fidelity United's Legal and Compliance Department through [Compliance@fidelityunited.ae](mailto:Compliance@fidelityunited.ae)

## 5. Complaints through Regulator

If you are not satisfied with the response, you may escalate the case to the following regulator:

Dubai Health Authority on the below link: <http://ipromes.eclaimlink.ae/>

or

- Health Authority of Abu Dhabi in case of medical on the below link

<https://doh.gov.ae/en/Request-For-Submitting-Health-Insurance-Complaint>

- central bank on the below link:

<https://smartservices.sanadak.gov.ae/>

If a complaint escalates to regulatory investigation, the company will fully cooperate with the regulatory authority.

The Compliance Department will coordinate all communications with the regulatory authority and keep the complainant updated on the status.

## **6. Information Required**

If we receive complaint verbally and we consider it appropriate, the Company may ask the customer to put their complaint in writing.

When we are investigating a complaint, the Company will be relying on information provided by the complaints and information that may already be in the custody of the Company. The Company may need to contact the complainant to clarify details or request for additional information where necessary.

To help us investigate complaints in the shortest time possible and efficiently and to ensure a prompt and effective resolution, you must provide the following details:

- Full name and contact information (email, phone number, address).
- Policy or reference number (if applicable).
- A clear description of the complaint, including relevant dates and names.
- Copies of any supporting documents.
- Desired resolution or outcome.

clarification or additional documentation we will indicate to them when we would to finalize their complaint.

Once we have finalized their complaint, we will advise them of our findings and any action we have taken. The feedback will be put in writing, unless it has been mutually agreed that it is provide verbally.

It should be noted that a customer will have the right to make enquiries about the current status of their complaint at any time by contacting us.

## **7. Complaint Handling Process**

**Step 1: Receive and acknowledge the complaint.**

We acknowledge: Within two (2) working days of receiving a complaint we will acknowledge receipt of the complaint.

**Step 2: Record the complaint in the complaints register.**

**Step 3: review, Investigate the complaint, consulting relevant departments.**

We review: We undertake an initial review of the complaint and determine what if any additional information or documentation may be required to complete an investigation. We may need to contact you to clarify details or request additional information where necessary.

We investigate: Within ten (10) business days of receiving a complaint we will investigate the complaint objectively and impartially; by considering the information a customer has provided us. Our actions in relation to a customer's dealings with us and any other information which may be available that could assist us in investigating a complaint

**Step 4: Respond to the complainant with findings and proposed resolution.**

Following our investigation, we will notify the complainant of our findings and any actions we may have taken regarding the complaint.

**Step 5: If the complainant is dissatisfied, escalate to senior management for review.**

Step 6: If the complaint remains unresolved, advise the complainant on how to contact the relevant regulatory authority.

We act: Where appropriate we amend our business practices or policies.

We record: We will record the complaints for continuous improvement process and monitoring through regular review. All complaints will be handled in a confidential, fair, and unbiased manner. The complainant's personal information will be recorded in accordance with applicable privacy legislation.

## **8. Recording of complaints**

All complaints must be logged into the company's complaints register.

Each complaint will be assigned a unique reference number for tracking purposes.

Details recorded include the complainant's information, nature of the complaint, date received, and the responsible department.

When taking a complaint, the Company shall record the complainant's name and contact details. We will also record all the details of our customers complaint including the facts and the cause/s of the complaint, the outcome and any actions taken following the investigation of the complaint.

The Company will also record all the dates and times relating to actions taken to resolve the complaint and communications between the two (2) parties.

As part of our on-going improvement plan, complaints will be monitored for any identifying trends by management and rectification/remedial action taken to mitigate any identified issues.

If a customer lodges a complaint, we will record their personal information solely for the purposes of addressing their complaint. Their personal details will actively be protected from disclosure, unless they expressly consent to its disclosure.

Where a third party was involved in the provision of the services, we may be required to speak with them to fully investigate your complaint.

## **9. Policy Review**

The policy must be strictly adhered to. The policy is subject to revision every two (2) years and as need arises due to the dynamic sphere in which the Company is operating.

**Approved by the Board without the requirement of any signatures**