

CLIENT CHARTER

MCIS ZURICH INSURANCE BHD

Our commitment to our customers

We, at MCIS Zurich Insurance Berhad, will continuously innovate our products and services whilst simplifying and creating user friendly business processes to meet your expectations and inculcate excellence in everything we do to ensure that you are treated fairly and given a fair value for your policy.

In this respect, we commit to the following:-

Prompt Responses

We consider all enquiries and feedback from our clients as “gifts” that help us to continuously improve our products and services.

If you have any questions, concerns or comments please, call, write, email or fax us @:-

GENERAL ENQUIRIES	COMPLAINTS AND FEEDBACK
<p>MCIS Zurich Insurance Berhad Wisma MCIS ZURICH, Jalan Barat 46200 Petaling Jaya, Selangor Darul Ehsan</p> <p>Telephone:603-7955 2577 (General Line) Contact Center: 603-7652 3388</p> <p>Facsimile: 603-76523399</p> <p>Email: info@mciszurich.com.my</p>	<p>Complaint Unit MCIS Zurich Insurance Berhad Level 6, Tower 1 Wisma MCIS ZURICH, Jalan Barat 46200 Petaling Jaya, Selangor Darul Ehsan</p> <p>Telephone: 603-7955 2577 (General Line) 03-76523922 /3943 (DID)</p> <p>Facsimile: 603-7954 3692</p> <p>Email: info@mciszurich.com.my</p>

Respond to enquiries, Feedbacks and concerns raised as follows:-

- 1. Acknowledge within 2 Business days.*
- 2. If needed, request information or clarification within 2 Business days.*
- 3. Resolute standard service request within 7 Business days.*

Please click here to link to “[Complaints procedures](#)”. You will be guided on how to make a complaint and how the complaint is processed.

Quality Services

We believe our success depends on exceeding the expectation level of our customers through customer focused value creation throughout the organization.

We are continuously improving our products, services and facilities whilst also investing in technology and developing staff competencies to meet your needs.

1. SHOULD YOU WALK IN TO OUR HEAD OFFICE, YOU CAN EXPECT;-

- *Continuous Customer Services available from 8.30 a.m. to 5.30 p.m.*
- *Average waiting time of 15 minutes*
- *Payment express counter*
- *Multitasking staff creating One Stop Service which includes policy servicing, receipts & payment, claims, motor insurance cover note etc.*
- *Friendly customer service staff in a conducive environment*

1.1. New Policy

Life Insurance Business	You need to	We will
Issue your life policy	Complete the proposal form and any other prerequisites and pay the insurance premium, subject to medical and financial underwriting.	Issue your policy Within 3 business days upon completion of documentation.
Deliver your policy	Indicate preference whether to receive policy document via registered post or hand through the servicing agent.	Deliver your Policy Within 10 business days upon issuing the policy.
General Insurance Business	You need to	We will
Delivery of Motor Policy	Complete the proposal form and any other prerequisites and pay the insurance premium.	Deliver your Policy Within 21 business days.
Delivery of Non Motor Policy	Complete the proposal form and any other prerequisites and pay the insurance premium.	Deliver your Policy Within 45 business days.

1.2. Policy Servicing

Life Insurance Business	You need to	We will
Policy Loan applications	<p>Apply by completing the Policy Loan Agreement and bring along your NRIC and passbook (eBanking only) to any of our Offices.</p> <p>Complete and mail the Policy Loan Agreement to us.</p>	<p>Process your loan application within 1 hour.</p> <p>Process your loan application within 3 business days, upon receipt of your application.</p>
Nomination	Complete and submit your Nomination form.	Update the nomination within 30 minutes should you come in person and within 3 business days if you write in.
Personal/Contact details	Complete our alteration form or submit a written application.	Process your request Within 30 minutes should you come in person and within 3 business days if you write in.
Policy alterations	Complete our alteration form or submit a written application.	Process the alteration within 7 business days, upon receipt of your application.
Revival or reinstatement	Complete our Declaration of Good Health and paid all outstanding premium with interest.	Process the revival or reinstatement within 7 business days, upon receipt of your application.
General Insurance Business	You need to	We will
Delivery of Policy Expiry Reminder	You need to have a current policy with us.	Before 30 days from expiry, send you the reminders.
Delivery of policy endorsements	You need to inform us of the changes either by telephone or in person and all changes have to be in writing to us.	Process your request Within 21 business days from receipt of your request.
Delivery of premium refund checks	You need to inform us of the changes either in by telephone or in person and changes have to be in writing to us.	Process your request Within 21 business days from receipt of your request.
Respond to insurance quotations	Provide us with the details of the risk for which you want to cover. This can be done by completing a Proposal form or by providing the requisite information.	Provide you with a quotation within 2 business days from receiving complete information.
Respond to customers enquiries	You may call, email or fax your enquiries to us.	Respond Within the same business day or the following business day.

1.3. Claims

Life Insurance Business	You need to	We will
Hospital Benefit claims	Complete the Hospital Benefit Claim Form with the confirmation of the Hospital section stating the reason for admission for the hospitalization.	Within 7 business days pay the claim.
Personal Accident claims	Complete the Personal Accident Claim Form supported by Medical certificates wherever applicable.	Within 7 business days pay the claim.
Acknowledgement of major claims	Notify us via letter or email.	Within 7 business days from Intimation.
Settlement of Claims	Sign the discharge and return to us.	Settle the claim Within 14 business days from acceptance of our offer.
General Insurance Business	You need to	We will
Claims Registration - Motor	Report to police within 24 hrs and send vehicle to MCIS Zurich panel workshop with complete claim documents.	Acknowledge Within the same Business day or the following business day.
Claims Registration – Non Motor	Report to police within 24 hrs in case of theft and notify MCIS Zurich immediately with description of claim and nature of loss.	Acknowledge Within 2 business days.
Claims Assessment	Submit full documentation and cooperate with the adjusters or claims examiners.	Assess the claim within 14 business days for normal claims and 30 business days for complex claims.
Communication <ul style="list-style-type: none"> ○ Normal claims ○ Complex claims 	Submit claim and documentation. Submit claim and documentation.	Update you on the progress every 14 business days. Update you on the progress every 30 business days.
Settlement of Claims	Sign the discharge voucher and return the same to Claims department.	Issue your claims cheque within 14 business days and post it immediately.

[Click here to access Life Insurance Claims guide](#)

[Click here to access General Insurance Claims guide](#)

Fraud Framework

Our Fraud Risk Management Framework was established to put into practice the management's view on the seriousness of the risks associated with Fraud, be it internal fraud, being that which is committed by employees within the organization or external fraud where policy holders or external parties attempt to defraud the Company.

Our Anti fraud measures are well developed and one of the key measure of our "whistle blowing policy". If you have information on or suspect of fraudulent practices, regardless of who it may be within MCISZURICH INSURANCE BERHAD, or any of our members within the Agency force, or our Policy holders, Suppliers or Business Partners please let us know immediately via our secured email whistleblowing@mciszurich.com.my. We would ensure all communication is kept confidential and appropriate measures are taken upon receiving feedback via this channel.

Other measures in place to prevent fraud would include (but not limited to) the following:-

- (a) Conduct checks with licensed credit referencing agency. Records from such search if carried out would be retained in the file.
- (b) Enhanced due diligence on customers based on AMLA/CFT (Anti Money Laundering and Counter Financing of Terrorism) requirements which would require us to request further information or verify information provided to us.
- (c) Seek/ exchange information with other insurers through authorized databases whilst complying to the requirements of the Personal Data Protection Act 2009. We can supply, on request, further details of the databases we access or contribute to.

The Compliance Department is designated to receive and review fraud cases and we maintain close working relationship with Bank Negara Malaysia as well as other relevant authorities. We have provided under "useful links" at our main page the links to the relevant authorities.

In dealing with fraudulent cases, we have internal checks within the various departments to alert the staff of possible fraud. Each department has its own procedures in establishing and investigating fraud. The internal policy covers appointment of adjustors/ investigators, segregation of duties of the investigating staff, and prohibition on close liaison with related parties. Once a fraud has been established, we would proceed to make the relevant police report.

It is also important to ensure that Information provided to us is accurate and all the required disclosures are made in utmost good faith.

Personal Data Protection Act

Any information provided to us regarding you, the insured or your beneficiaries will be processed by us, in compliance with the provisions of the Data Protection Act 2009 for the purpose of providing Insurance and handling claims.

We may also keep your information for a reasonable period to contact you about our services and pass your information on to carefully selected third parties who may contact you with information or offers which may be of interest to you.

You have a right to request access to, and to request correction of any personal data which we hold about you. If you wish to exercise these rights, or if you have any further data protection queries, please contact our contact center or you may come personally to our servicing counters either at our Headquarters or anyone of our branches. [Click here for Service Counter Addresses](#)

Security and Privacy

The cornerstone of our business is the trust that our clients place in us. To preserve the confidentiality of all information you provide to us, we have set out certain principles which are specified in our Privacy Policy.

Further, pursuant to our commitment to our client, we have implemented elaborate security systems and taken relevant measures, both physical and electronic, designed, among others, to prevent unauthorized access to your personal information by any unauthorized party.

These strict measures have been adopted to ensure there is no unauthorized or accidental access, usage, variation or deletion of your personal information. The elaborate security system implemented also ensures that our system is duly protected by "firewalls" and with 24 hours 7 days a week monitored to discourage and prevent unauthorized access to our database.

Treating Customers Fairly (TCF)

Our TCF mission is to make significant contribution to achieve excellence in everything we do and ensure that our customers are treated fairly in the way we want ourselves to be treated.

- We would endeavor to provide our customers with products that best suit their needs.
- Ensure that our Staff and Agency force are well trained.
- Our Marketing materials are easy to read and understood and provide relevant and accurate information about the product that you have bought or may buy.
- We would be transparent in our dealings with you at all times.
- We will welcome you as our valued customer with a “welcome Call” to ascertain if you have been well advised on the product purchased.
- When you complaint, we will try our best to resolve your concerns as soon as we can and if we are unable to accommodate, we will direct you to the relevant authority to give you a fair hearing.

Key Points to Remember

1. Free Look Period – (Life Insurance)

- The free look period starts from the date you first received your new policy document.
- If you decide to cancel your policy, you have 15 days from the date you first received the policy document. Please write to the company to confirm your intention.
- For Traditional Life Policies, the full premium (less any medical expenses which may have been incurred) will be refunded if cancellation is made during the free look period; and
For Investment Linked Policies, the following will be refunded if cancellation is made during the free look period:-
 - (a) the Account Value, and
 - (b) any unallocated premiums, and
 - (c) any administrative fee(s) and Insurance Charges that have been deducted less any medical expenses which may have been incurred.

2. Disclaimer

We reserve the right to accept, counter offer or decline any insurance application to purchase our product. If the risk is declined we will inform the applicant within 7 business days.