

GUIDANCE NOTES FOR COMPLAINTS AGAINST MCIS ZURICH INSURANCE BERHAD

A. INTRODUCTION

1. The objective of this guidance notes is to provide information to the policyholder to lodge complaints.
2. All complaints will be treated in strict confidence
3. We ensure that all complaint on is handled fairly , consistently and promptly in accordance with BANK NEGARA MALAYSIA 's procedures and to further provide us with an opportunity to improve our customer service standards.

B. GUIDANCE ON COMPLAINTS LODGEMENT

1. All complaints may be lodged via the following manner:-
 - Complaint form in the website
 - Email to Corporate Website , info@mciszurich.com.my
 - Formal letter
2. The complaint must be forwarded to the following address:

Complaint Unit
Level 6, Tower 1
Wisma MCIS ZURICH , Jalan Barat
46200 Petaling Jaya
Selangor.

Telephone: 603-7955 2577 (General Line)
03-76523922 /3943 (DID)

Facsimile: 603-7954 3692

Email: info@mciszurich.com.my

C. APPLICABILITY

The procedure applies to complaints arising from:

1. Policyholders on:-
 - Delay in processing claims (includes delay in reply to correspondence related to claims)
 - Delay in payment of claims (other than court award)
 - Delay in payment of court award
 - Delay in reply to correspondence (non claims related)
 - Delay in issuance of policy/Non receipt of policy
 - Unsatisfactory amount of settlement / offer
 - Conduct of agent
 - Refusal to renew/insure
 - Repudiation of liability
 - Issues on cancellation of policy
 - No claims discount entitlement (applicable to motor business only)
 - Bonus entitlement (applicable to life business only)
 - Others
2. Parties associated with Policyholders (e.g. representatives of policyholders , conveyed through agents)

D. COMPLAINT PROCEDURES

- The Complaint Unit will send an acknowledgement letter to the complainant within 2 days of receipt of the complaint.
- All complaints received will be carefully scrutinized and responses/decision will be given to complainant latest within 2 weeks from the date receipt of the complaint.
- If further information is required, the respective division will communicate to the complainant within 2 days from date of receipt of complaint.
- If we do not receive any response, we will issue a reminder letter after 2 weeks. If, still there is still no response, we will wait for another 2 weeks. If there is no further response received, we will consider the complaint as “No Further Action” and we will inform the complainant within a week after the end of the period.
- If the case is complicated, the respective division will inform the complainant that more time is needed to investigate the said complaint and the development of the complaints will be communicated to the complainant.