

## **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](mailto: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](mailto: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.

## E. IN THE EVENT OF DISSATISFACTION

- If you are not satisfied by the resolution offered, you may approach either :-
  - FMB - An independent body set up to help settle disputes between customers and financial services providers  
<http://www.fmb.org.my>

### **Financial Mediation Bureau**

Level 25  
Dataran Kewangan Darul Takaful 4  
Jalan Sulaiman  
50000 Kuala Lumpur

**Tel:** 603-2272 2811

**Fax:** 603-2274 5752

**OR**

- BNMLINK - A complaint resolution arm of BNM  
<http://www.bnm.gov.my/bnmlink>

### **Bank Negara Malaysia**

Laman Informasi Nasihat dan Khidmat (LINK)  
Jalan Dato' Onn  
P.O Box 10922  
50929 Kuala Lumpur

**Tel:** 603-2698 8044 ext 8950/8958 **Fax:** 603-2691 2990

Please note the following conditions before submitting your feedback or complaint to either Financial Mediation Bureau or Bank Negara Malaysia.

### **Financial Mediation Bureau**

Where a complaint involves a Life insurance policy/Family Takaful contract, the claim should not exceed RM100,000.00. Whereas for a complaint on a General insurance policy/General Takaful contract, the claim should not exceed RM200,000.00.

### **Bank Negara Malaysia**

For any complaint directed to Bank Negara Malaysia, the claim should not exceed RM500,000.00 except if the complaint refers to the quality of service and/or unfair handling of claim.