Client Complaints Procedures Guide

Introduction:

The company is committed to the laws & regulations of government regulatory authorities, especially Article (7) of Resolution (1) of year 2022 issued by the IRU - Insurance Regulatory Unit regarding regulating the mechanism for receiving complaints and deciding on their issues, and based on the company's keenness to satisfy its valued customers, and to address their complaints with all professionalism and transparency. We provide this guide to everyone who feels that he has been subjected to some injustice and needs to file a complaint, as the company promises to make every effort to satisfy the customer and do justice to him, and to take the necessary corrective action to correct the action if it exists.

Receiving the complaint:

- The company's receipt of the submitted complaint will be confirmed after it is registered in the complaints register within 5 working days.
- The complaint will be examined, and the necessary investigations will be conducted, to find appropriate solutions, satisfactory settlements, and corrective action is taken (if the complainant agrees) within 14 days from the date of submitting the complaint.

Nature of complaint:

The company will consider all complaints submitted, except for those complaints of the following nature:

- Complaints are still pending before the judiciary and official authorities.
- Complaints against parties with whom the company has no legal relationship.
- Complaints that have no specific content or are malicious in nature.
- Complaints of employees and workers of Wethaq Takaful Insurance Company.
- Complaints of investors and stockholders.

- Complaints about recoveries from fellow companies in the sector.
- Previous complaints that have been resolved, unless they contain new content.
- Complaints whose basic data or content are not correct, or do not contain all the documents proving the complaint, or do not contain the documents indicating the legal capacity of the complainant (the complainant agreeing to the company's right to verify the accuracy of the information provided in any way whatsoever).

Basic data of the complaint:

The data below is necessary to consider any complaint, and its details must be completed and verified.

- Full name
- Civil ID No
- Mobile phone number
- Email
- Insurance policy number
- A description of the content of the complaint

Complaints Officer:

The company names a person responsible for complaints, and circulates it to the company's employees and customers through the company's website.

Circular No. 01/2022 was issued on 12/01/2022 regarding the following assignment..

Mr. Eymen Tahan
Mobile phone: 55590802
Direct phone: 22468389 + 22324422

Submitting a complaint:

Complaints can be submitted through the following channels:

- The company's website www.wethaq.com is in the commuincation section

- Email for complaints: complaints@wethaq.com
- WhatsApp 22468389

Complaint examination mechanism:

- Examine the complaint and ensure that its content conforms to the complaint acceptance criteria.
- Ensure the correct completion of basic data and relevant attached documents.
- Study the complaint and investigate it with the relevant departments, and follow professional standards, insurance policy conditions, and applicable laws.
- If necessary, seek assistance from the company's legal department, and any party inside or outside the company, to seek their opinion and request expertise.
- Make the utmost satisfactory efforts to provide possible friendly solutions to satisfy the customer and serve him appropriately to ensure positive results.
- The company has the right to communicate directly with the complainant at any time.
- Develop the recommendation and take the necessary approvals based on the need and validity, in order to adopt the corrective action.
- Informing the complainant in writing of the company's decision, and asking him to express his opinion and agree to it, or provide justifications if he rejects it.
- If the complainant agrees with the company's decision, he must provide written consent, otherwise the company will not be able to take any corrective action.
- The complaint and its details will be saved in the complaints archive, and the company is committed to keeping this archive in paper or digital format for the period permitted by law.

Review the decision:

- If the complainant reports his disagreement with the

company's decision, he must provide justifications for his rejection of the decision.

- Within 7 working days of receiving the decision of complainant's rejection, the company is committed to reconsidering its decision if there is any possibility of amending the decision.

Closing the complaint:

- The submitted complaint will be closed within 5 working days of the complainant being informed of the company's decision, and he has not expressed any objection to it.

Dear Customers

We at Wethaq Takaful Insurance Company always welcome you with objective criticism, we consider that serious complaints are an important and vital tool for developing our procedures and improving our service. Serving you is our primary goal

أبقي آمناً .. Be Safe

July 2024