

## **SECTION 20 - COMPLIMENTS & COMPLAINTS POLICY**

### **1. Overview**

This Complaints Policy serves to provide guidance around the recording and handling of complaints with a view to continuously improve our service to clients, potential clients and all other stakeholders. The procedure should be used by all employees to ensure that every complaint will be dealt with the necessary professionalism Botswana Insurance Company expects from them.

- The complaints resolution procedures have been designed to:
- Maintain a comprehensive complaints handling policy, outlining our commitment to the
- prompt internal resolution of complaints;
- Ensure the continued provision of the highest standards of professionalism and client
- Service.
- Ensure the effective, fair and prompt resolution of all complaints;
- Properly administer, register and control all complaints which may arise; and
- Ensuring compliance with the Insurance Act, NBFIRA Act & BSTIUA Code of Conduct
- & any other applicable legislation or internal policy adopted by Botswana Insurance
- Company

### **2. Compliments Procedure**

- We welcome all compliments on our staff's conduct and service.
- Written format will be preferred means to communicate.

### **3. Complaints procedure**

#### What constitutes a complaint?

- An expression of dissatisfaction in relation to any of the service/s that BIC provides constitutes a complaint, whether this is oral or written.

#### 3.1 Our responsibilities:

- The person dealing with your complaint will register and acknowledge receipt as soon as possible, but not later than 8 business hours.
- The person dealing with your complaint will confirm their identity & contact details
- The supervisor will conduct a comprehensive research into causes of all the issues raised and request additional information if necessary
- Handle complaints in a fair, transparent and timely manner
- Resolve the complaint within 5 working days, provided we have all required information
- If we require further information, assessment or investigation, we will agree with you on
- a reasonable timeframe;
- In the unlikely event that the person handling the complaint finds it impossible to reach agreement, the matter will be escalated internally for a dispute resolution process.

If your complaint relates to a rejected claim:

Note: Claims can only be rejected on the basis of evidence supporting:

1. That there has been misrepresentation or material non-disclosure
2. That the claim is fraudulent
3. That there are material facts in dispute
4. That the loss is specifically excluded in terms of the policy
5. That the loss falls outside the cover provided by the policy
6. That there has been a non-payment of premium

Claims can be rejected in terms of normal legal principles i.e. statutes, common law or legal precedent.

Directors: S. Mutasa\* (Chairman), J Claasen (MD)\*\*\*, Catherine Lesetedi-Letegele, L. Khupe,  
John Hinchliffe\*\*, Basil Le Grange\*\*\*, G. Sainsbury\*\*\*\*,  
B. Gordon\*\*\*\*\*  
Zimbabwean\*, British\*\*, South African\*\*\*, Australian\*\*\*\*, Irish\*\*\*\*\*

### 3.3 Internal Dispute Resolution process

If you wish to have a decision regarding a complaint reviewed, we will treat it as a dispute:

- You are advised of your right to request an internal dispute resolution process;
- We will notify you of the name and contact details of the manager assigned to liaise with you.
- The internal dispute resolution process will follow the standards stipulated as part of the normal complaints handling procedure.
- When we have made a decision in terms of the internal dispute resolution procedure, then we will respond to you in writing confirming:
  - Reasons for the decision;
  - Facts on which the decision was based

### **REGULATORY COMPLAINTS / ENQUIRIES / REQUESTS**

All correspondence from the Regulator (NBFIRA) must immediately be brought to the attention of the Claims Manager. Timelines to respond to the Regulator are strict and BIC will adhere.

- Must be logged in a Register (date, insured, claim no, nature of query)
- Must be notified to Risk & Compliance Officer
- Must be notified to Principal Officer
- Must be notified to Managing Director

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