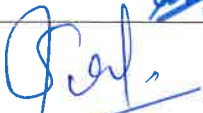




THE NEW INDIA ASSURANCE COMPANY LTD., BAHRAIN BRANCH

CUSTOMER COMPLAINTS HANDLING POLICIES AND PROCEDURES

Version 2.0

PARTICULARS	PERSONNEL	DATE AND SIGNATURE
Prepared by	Pratheep Jayachandran – MLRO/FPIO/CCO	 17/01/2021
Reviewed by	Chirag Asar – Compliance Officer	 17/01/2021
Level 2 Review & Escalation to Head Office	Sohan Lal Koli – Chief Operating Officer	 17/01/2021

**This document is subject to Annual Review by the Management.*



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(A) Preamble

In a speech in South Africa in 1890 Mahatma Gandhi said this; *“A customer is the most important visitor on our premises. He is not dependent on us. We are dependent on him. He is not an interruption of our work. He is the purpose of it. He is not an outsider of our business. He is part of it. We are not doing him a favor by serving him. He is doing us a favor by giving us the opportunity to do so.”*

We at the New India Assurance Company value this phrase to the fullest and have adopted it as the company’s service motto. We strive to provide the highest level of customer service at our premises. But, we also realize that from time to time, things can go haywire. Thus it is imperative to have a proper documented procedures for handling the Customer Complaints.

Most of the issues and differences could and would be addressed and cleared almost immediately, for which the customers may contact the local branches. But we feel it imperative to have an escalation matrix in place, should the customers feel that they need to escalate the matter.

(B) Scope

This document outlines the ways and means through which customer grievance should be handled.

(C) Purpose and Intend

This document tries to clearly guide the customers in understanding when, where and to whom to complain. This also narrates the company’s stand and how it plans to handle the complaint. The document also outlines the timelines required to resolve the matter. The document shall also be cascaded to the staff members and are expected to be familiar with the process and procedures mentioned herein.

(D) How to Raise a Complaint

The customers can use the following channels to register a complaint;

1. Transmit a FAX to +973 17213099
2. Telephone us at +973 17501835 and talk directly to the Customer Complaints Officer
3. Write a letter to P.O Box 584, Manama – Kingdom of Bahrain
4. Write their grievance to complaints.NIA@intercol.com
5. Visit our office and request the customer service agent to register the complaint

The contact of the Customer Complaints Officer is displayed at all the branch premises and has also been made available at the company’s website. Customer Complaints forms are available at all the branches and in the website of the company & can also be emailed to the customers on demand.



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(E) Roles and Responsibilities & the way forward

The customer complaints would be handled by the independent personnel part of the company's Bahrain senior management designated as the Customer Complaints Officer. The content of the complaint shall be perused in detail and an acknowledgement shall be provided to the customer on the same.

All the staff members of NIA Bahrain are required to;

1. Listen calmly, the customer's grievance and provide appropriate solution to the problem ;
2. If found to be out of their decision making level, the matter needs to be escalated to the staff's department head. The latter should try and resolve the matter diligently;
3. If the issue couldn't be resolved still, the matter needs to be promptly escalated to the Customer Complaints Officer, stationed at the Bahrain Head Office;
4. Prompt response to this complaint shall be provided by the CCO and if this is still unacceptable to the customer, the CCO shall assist the customer in making a formal complaint on the matter to the Central Bank of Bahrain;
5. The customer complaints officer shall also relay a detailed report on a quarterly basis to the **Consumer Protection at the Central Bank of Bahrain and to the Head Office Complaints Unit of company.**

(F) Documenting Procedure

1. The complaint(s) received will be registered immediately and an acknowledgement shall be provided to the customer;
2. The company shall investigate the nature of the complaint and propose appropriate resolution proposal;
3. Owing to the Central Bank of Bahrain directives, the company would try and resolve the customer complaint within five days of receipt of the same;
4. The customer complaints officer would maintain a record of all the complaints received from the customers;
5. The customer complaints officer will try and understand, if there is a recurring failure in any of the systems or procedures that paves way to the complaints;
6. The customer complaints officer would report the statistics of complaints to the Chief Operating Officer of the company as and when a complaint is reported.

(G) Alternative Dispute Resolution

As narrated above, the company shall strive to resolve the customer complaints almost immediately, or at the maximum within five days of receipt of the complaints. We also cautiously view the fact that not all the cases could be resolved at the company's end and some might require an expert intervention from the Regulator, the Central Bank of Bahrain.



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In such cases, the customers shall be provided with the resolution proposal by the company along with the written complaint received from the customer, which can be taken to the CBB, in case of differences.

For all General Insurance policies issued in the Kingdom of Bahrain, the customers can contact;

Mr. Mohammed Mahmood
Analyst – Consumer Protection

Central Bank of Bahrain

Email: m.salah@cbb.gov.bh

Contact: +973 17547789

(H) Complaints Handling while Business Continuity Plan is Operative

There could be always unforeseen circumstances where the entire or partial operations of the Company could be disturbed or disrupted. A classic example could be a pandemic, as such the COVID 19 one ravaging the whole world presently. Thus to ensure minimum grievance and that the customer complaints are properly addressed, the customers are being requested to directly touch base with the following personnel at times when the BCP is operative.

The Company shall use all available information disseminating systems including Company's website, social media accounts, print media etc. ,to inform its customers and the public at large whenever the BCP is operational at any given point of time (that would extend for more than a couple of hours).

Personnel	Escalation Level	Email Address	Contact Number
Customer Complaints Officer	Level 1 (2 days)	complaints.NIA@intercol.com	+973 17501835/38169729
Chief Operating Officer	Level 2 (3 days)	newindia@intercol.com	+973 17211908/39660494
Consumer Protection – CBB	Level 3 (6 th day)	m.salah@cbb.gov.bh	+973 17547789

(I) Independency & Accountability

The Customer Complaints Officer is placed at a senior level of the Company in Bahrain and is independent off the business units to enable him to take an unbiased decision. All the complaints received are reported to the CBB and the Head Office of the Company to ensure accountability. The customers are assured hereby that all the complaints will be dealt with utmost professionalism and without bias.

(J) Rights of the Customers

The customers have the full rights to obtain copies of the complaint filed with the company and any related documents or analysis reports commissioned by the Company to arrive at whatsoever resolution provided to them.