

**INTERNATIONAL ASSURANCE LIMITED PCC
("IAL")
COMPLAINTS HANDLING POLICY
JULY 2023**

Introduction

IAL is fully committed to customer satisfaction and aims to resolve all complaints and in a timely and efficient manner.

IAL aims to resolve all complaints within 10 working days from the date it was filed.

Complaints Coordinator

IAL has a dedicated complaints coordinator who will coordinate all complaints received and assign each complaint to a dedicated team member to resolve within a timely manner.

Complaints Documentation

For a complaint to be valid the following information must be provided:

- Name/Surname
- Contact phone number & E-mail address
- Details of your complaint, compliment or enquiry
- Policy number or reference number
- Other relevant details and supporting documents, where appropriate

The above information will be used to populate IAL's complaint log and keep track of the status of the complaint.

All complaints should be sent to complaints@ialpcc.com.

Step by Step to Complaints Resolution

1. A complaint is received and assigned to team member immediately by the Complaints Coordinator.
2. The team member will acknowledge receipt of the client's complaint immediately.
3. The team member assigned to the complaint will complete the complaints log available on IAL's sharepoint.
4. The team member will immediately investigate the complaint and where necessary involve the Management team of IAL.
5. Once a satisfactory response to the complaint has been established, the Management team will vet and approve the response or escalate same to the Chief Executives of the Company.
6. Once the response has been sent to the complainant, the team member shall update the complaints log to reflect the outcome of the meeting.
7. The Complaints Coordinator will thereafter review the complaint and sign off once satisfied that the complaint has been resolved adequately.

Unresolved Complaints

Complaints which have not been resolved within 10 working days can be referred to the Office of the Ombudsperson for Financial Services.

The Office will entertain complaints only to the extent that all attempts to settle the complaint have failed and the consumer is not satisfied with the outcome.

The Office of the Ombudsperson may require an insurer to address a complaint and propose means of redress to the extent that the complaint deals with regulatory breaches, malpractice, or unfair treatment.

Complaints Reporting

The Complaints Log shall be submitted to the Board of Directors of IAL at least twice a year and shall include the following:

- the total number of complaints received within a period of time;
- a breakdown by type of complaint received;
- the number of complaints settled, and the type of settlement reached;
- the number of complaints not resolved, out of which the number of complaints referred to the Office of the Ombudsperson for Financial Services.

