
Caribbean Alliance Insurance Company Limited

CUSTOMER COMPLAINTS HANDLING POLICY - EXTERNAL



CARIBBEAN
ALLIANCE
INSURANCE

tomorrow. secured.

Version: v1

Authorised: Board

Approved by Board of Directors: 29 January 2024

Applicable: Caribbean Alliance Insurance Company Limited

TABLE OF CONTENTS

1.	Introduction	3
2.	Purpose	3
3.	Definitions	3
4.	The Complaint Process	4
4.1.	Complaint Submission	4
4.1.1.	Complaint Submission - Online	4
4.1.2.	Complaint Submission – Hardcopy	4
4.2.	Investigation of Complaints	5
4.2.1.	Senior Management Investigation	5
4.3.	The Appeals Process	5
4.3.1.	Submission of an Appeal	5
4.3.2.	Director Investigation	6
4.3.3.	Managing Director Investigation	6
5.	External Investigation	7
6.	Legal Action	7
7.	Documentary Log	7
8.	Review of this Policy	7

1. INTRODUCTION

We at Caribbean Alliance Insurance Company Limited including branches and agencies (together “CAIC”) are committed to going the extra mile for you, our customers, to ensure your welfare is protected by providing excellent general insurance products and services as well as prompt and fair settlement of claims. A satisfied and loyal customer base is core to our business as we ensure your tomorrow is secured.

At CAIC, in keeping with our core values of integrity, excellence, stewardship, and cultivating relationships, we aim to:

- Deliver consistent and reliable levels of customer service;
- Act with integrity, due care, and diligence;
- Communicate openly and honestly with sensitivity and understanding;
- Listen to our customers to understand the issues/challenges and adopt measures to rectify them;
- Use the lessons learned from previous concerns raised to amend our processes and improve our customer service;
- Respect our customers’ rights to privacy and confidentiality; and
- Protect our customers and our business from fraud.

However, there may be times when you may need to raise a complaint. This Customer Complaints Handling Policy (this “Policy”) guides our customers to ensure that all complaints are handled promptly, equitably and fairly.

2. PURPOSE

This Policy sets out the process by which complaints about CAIC’s products and/or services are made, recorded and handled. It also outlines the responsible parties and options for appeal in the event a customer feels that a complaint was not satisfactorily resolved.

3. DEFINITIONS

A “complaint” is defined as an expression of dissatisfaction with:

- a) a product sold or offered for sale, or withheld from sale;
- b) a service offered or failed to be offered as per agreed terms; and/or
- c) delays or any other problems associated with the delivery of a product or service.

A complaint may be filed by an individual or a corporate entity who seeks redress where they perceive the situation in a, b, and/or c above has not been adequately addressed by CAIC.

CAIC takes all complaints very seriously and by following the steps outlined in this Policy it will assist CAIC to understand customer concerns and give customers a prompt, equitable and fair response.

4. THE COMPLAINT PROCESS

If at any time you believe that CAIC has not delivered the expected service or you have a complaint concerning an insurance policy, a claim or any other matter about CAIC, you may submit a complaint to CAIC using either the online or hardcopy process as outlined below.

4.1. COMPLAINT SUBMISSION

4.1.1. Complaint Submission - Online

- a) Complete the online complaints form at <https://www.caribbeanalliance.com/about-us/resources/> The information provided in the form will give CAIC insight into your concern and provide the details to thoroughly investigate the matter so the best corrective action may be taken.
- b) Submit the complaints form online by clicking the submit button.
- c) Upon submitting your complaint form online, a message will appear on your screen confirming that CAIC has received the details of your complaint. You will then automatically receive a copy of your complaint for your records.

4.1.2. Complaint Submission – Hardcopy

- a) Request a hardcopy of the complaint form from the reception area or any CAIC employee.
- b) Complete the complaint form ensuring to provide information for all compulsory fields.
- c) Give the complaint form to a CAIC employee.
- d) Wait for a copy of your completed complaint form and a copy of your receipt confirming submission.

4.2. INVESTIGATION OF COMPLAINTS

4.2.1. Senior Management Investigation

All complaints submitted to CAIC will be processed through the Risk and Compliance Officer (the "RCO") and the following steps will be taken:

- a) The RCO shall:
 - i. Clear the complaints@caribbeanalliance.com inbox daily and determine which Senior Manager is best placed to investigate the complaint and a nominated Director for oversight of that complaint; and
 - ii. forward the complaint to the designated Senior Manager copying in the nominated Director.
- b) The designated Senior Manager shall carry out the necessary investigations to resolve the issue and will submit their proposed response back to the RCO.
- c) The RCO shall revert to the complainant within 30 days of receipt of the complaint.

Should there be a delay in response, the RCO shall keep the complainant informed and advise on the next steps.

4.3. THE APPEALS PROCESS

4.3.1. Submission of an Appeal

If a complainant is not satisfied with the response received or any aspect of the complaints process, they may file an appeal either by:

- a) sending an email to complaints@caribbeanalliance.com stating their query or objection. On sending the email the complainant shall retain for their records the receipt generated by the automatic response; or
- b) returning to CAIC reception with their original complaint receipt and/or response and indicating their query or objection. The CAIC employee will scan the documents and forward them to the complaints@caribbeanalliance.com mailbox indicating that the complainant is dissatisfied with the response. The complainant is to receive a copy of the automatically generated response.

4.3.2. Director Investigation

On receipt of an appeals email, the RCO shall escalate the matter to the nominated Director to find a resolution to further queries or objections.

Once the RCO and nominated Director have agreed on the outcome based on the results of the investigation the RCO shall revert to the complainant within 10 days of the appeal being submitted. Should there be a delay in response, the RCO will keep the complainant informed and advise on the next steps.

4.3.3. Managing Director Investigation

If a complainant is still dissatisfied with the response from 4.3.2 – Director Investigation, they may follow the process detailed in 4.3.1 – Submission of an Appeal. On receipt of the email, the RCO shall immediately escalate it to the Managing Director along with the file indicating the details of the previous investigation and the responses provided to the complainant.

Once the RCO and Managing Director have agreed on the outcome based on the results of the investigation the RCO shall revert to the complainant within 5 days of the second appeal being submitted. Should there be a delay in response, the RCO will keep the complainant informed and advise on the next steps.

5. EXTERNAL INVESTIGATION

If a complainant has exhausted the CAIC complaints process and is not satisfied with the response following the Managing Director's investigations or has not received a response in the agreed timelines, they may escalate the matter to the local Regulator.

6. LEGAL ACTION

Nothing in this Policy affects the complainant's right to take legal action against CAIC and pursue an external dispute resolution.

7. DOCUMENTARY LOG

Note that CAIC is required to maintain a documentary log that captures issues regarding its conduct within the insurance market. CAIC may be required to submit such documentary log to the Regulators if requested.

8. REVIEW OF THIS POLICY

This Policy shall be reviewed annually and approved by the Board.