

Customer Complaints Handling Procedure

1. How to make a complaint

Your Complaints (including Claim Disputes) should be addressed to Mr. Kevin Bandara -
 Manager Customer Services

Direct Contact of Officer In Charge ;

Name	Mr. Kevin Bandara
Designation	Manager - Customer Services
Address	Customer Service Unit, No.20, St. Michael's Road, Colombo 03
Direct line	011 2 990 990 / Short Code - 1330
Mobile	0770336370
Fax	N/A
Email	info@unionassurance.com/kevinb@unionassurance.com

The policyholders and prospects can approach us;

Mode	Number/Email Address/Address
1. By Post or in Person	- Any of our Branches - Customer Service Unit – No 20, St Michael's Road, Colombo 03
2. Telephone	0112990990 / Short Code: 1330
3. Email	info@unionassurance.com
4. Website	www.unionassurance.com

2. Documents and information to be produced along with a complaint

- ✓ A customer can make a verbal complaint through the call center, however it is ideal if the following documents are submitted for further examination
- ✓ Written complaint letter
 - Letter should indicate Name, Address, Policy Number, Claim ID or the NIC of the policyholder
 - Should mention all the important events including the events that may have a bearing on the complaint
- ✓ Provide copies of all documents related to the complaint (letters/ quotations/ previous correspondences)

- ✓ Provide proof of any losses sustained where applicable
- ✓ Specify a solution / remedial action you believe is required to resolve your complaint

3. Time period taken to acknowledge

This is an automated process where acknowledgment for all complaints are sent instantly via SMS and a letter will be dispatched through post within 3 working days. If an email address is provided, the system will also trigger an email.

4. Process of handling the complaint (including timeline)

Category	TAT
The acknowledgment of the complaint	Within 03 working days
Provide resolution	Within 14 working days
If a resolution cannot be provided within Fourteen (14) working days	Call to the customer on the 07 th Working day informing the delay and the reason
To make an appeal	4 Weeks from the date of receipt of the resolution or response from us.
All matters relating complaints and appeals pending for a requirement from the customer will be closed in the absence of a reply	4 Weeks from the date of receipt of the resolution or response from us.

5. How to check the present status with regard to a complaint made

Each complaint will be assigned a unique reference number, which will be informed to the customer via acknowledgment SMS & Letter . The customer can check the present status of the complaint by contacting our Call Center on 011 2 990 990/short code - 1330, which is open 24 hours a day, seven days a week using the reference number.

6. To whom the matter (an appeal) to be referred to if the complainant is not satisfied with the initial resolution of the OIC

Name	Mr. Chinthaka Gamage
Designation	Assistant Vice President
Address	Customer Service Unit, No.20, St.Michael's Road, Colombo 03
Direct Phone line	011 2 990 990 / Short Code - 1330
Mobile	0742278651
Fax	N/A
Email	chinthaka@unionassurance.com

7. Alternative dispute Resolution mechanisms available (if the complainant is not satisfied with the final resolution of the appeal)

You can refer your complaints to the below mentioned alternative dispute resolution mechanisms available for your convenience.

- **The Sri Lanka Insurance Ombudsman**

Address : The Sri Lanka Insurance Ombudsman, No 143A, Vajira Road, Colombo 5

Email : info@insuranceombudsman.lk

Website : <https://insuranceombudsman.lk/>

- **Insurance Regulatory Commission of Sri Lanka**

Address : Director Investigations, Insurance Regulatory Commission of Sri Lanka, Level 11 East Tower, World Trade Center, Colombo 01

Email : investigation@ircsl.gov.lk / info@ircsl.gov.lk

Website : <https://ircsl.gov.lk/>