UNION ASSURANCE

# Policyholder Complaints Handling Procedure

Version 2.0

UNION ASSURANCE
A JOHN KEELLS COMPANY

# DOCUMENT DETAILS

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| Document Name | Policyholder Complaints Handling Procedure |
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| Version 2.0 | Second Release | 21.05.2026 | Complaints Management Unit |

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## 1. Introduction

At Union Assurance PLC, we are committed to delivering high standards of service, guided by professionalism, transparency, fairness, and responsiveness across all customer interactions. We value feedback from our policyholders and recognize it as an important opportunity to enhance our service delivery and overall customer experience.

Our Policyholder Complaints Handling Procedure has been established to ensure that all complaints are managed in a timely, fair, and consistent manner. It provides a clear and structured process for lodging complaints, outlines expected turnaround times, and defines escalation pathways and available dispute resolution options, ensuring transparency at every stage.

This Procedure is aligned with the Guidelines on Complaints Handling by Insurers and Insurance Brokers (2016) issued by the Insurance Regulatory Commission of Sri Lanka (IRCSL), reinforcing our commitment to regulatory compliance, ethical practices, and customer-centric service.

To support this framework, Union Assurance PLC maintains a dedicated Complaints Management Function, which oversees the end-to-end handling of complaints with due care, sensitivity, and impartiality. Through continuous monitoring and review, we remain focused on improving service standards and strengthening customer trust.

## 2. Definitions

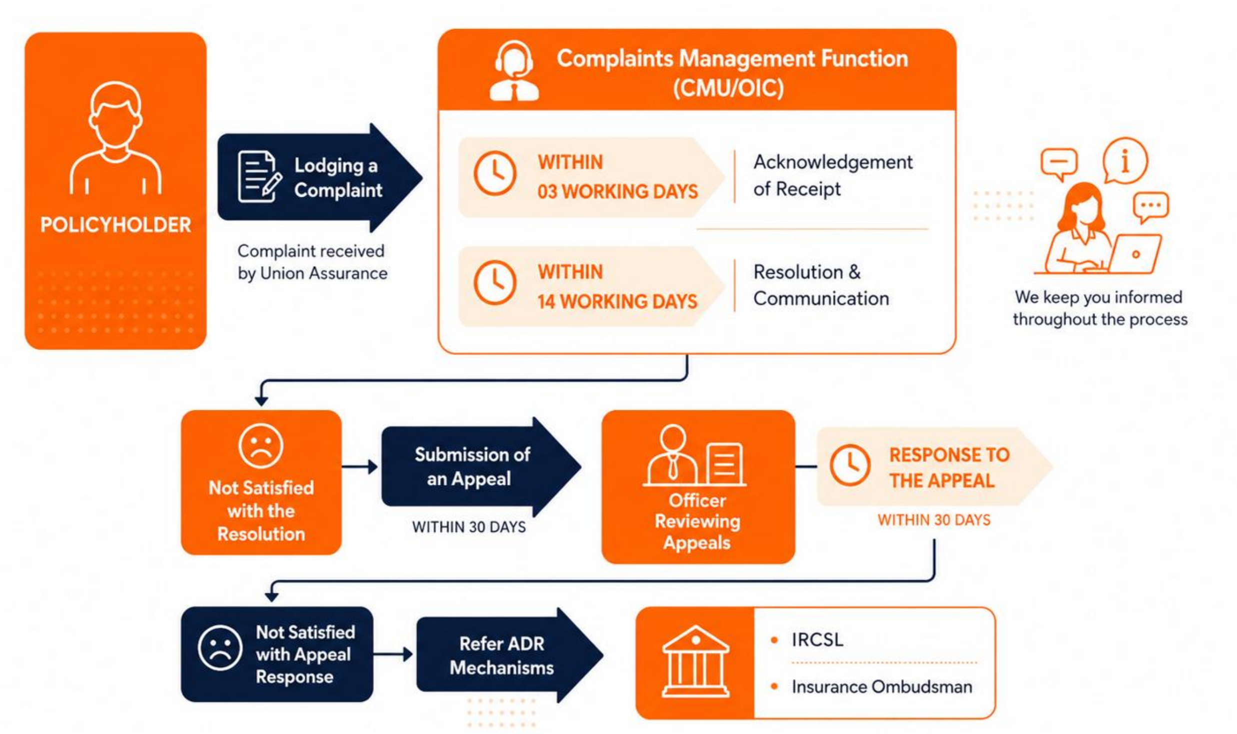
'**Complaint**' - An expression of dissatisfaction made to an insurer or broker about the services provided by such insurer, broker or an agent.

'**Complainant**' - A person who has made a complaint to an insurer or a broker.

'**Officer-In-Charge of Policyholder Complaints Management Function**' - Designated senior managerial personnel of the insurer who holds primary responsibility for overseeing, managing, and ensuring the effective, fair, and timely handling of policyholder complaints.

'**Officer Reviewing Appeals'** - The Principal Officer or Specified Officer of the insurer serving as the second level of complaint escalation, responsible for resolving appeals efficiently and effectively while safeguarding policyholder interests.

## 3. Policyholder complaints handling procedure – Infographic




## 4. Indicative complaint handling timelines

The timelines provided below represent the minimum service standards followed by Union Assurance PLC for handling policyholder complaints.

| Process | Turnaround Time (TAT) |
|---|---|
| **Acknowledgement of the complaint** | **Within 3 working days** from the date of receipt |
| **Resolution of complaint and communication to the complainant on the resolution or any delays in resolution** | **Within 14 working days from the** date of receipt (Complainant shall be kept informed on a continuous basis until a resolution is provided) |
| **Acceptance of appeals** | **Within 30 days from** date of communicating the resolution or response |
| **Response to appeals** | **Within 30 days** from the date of receipt of the appeal |

* ***These timelines may be extended in situations where the complaint is complex in nature. Such complexity may arise due to various factors and if this occurs, we will explain the reasons for the delay and keep the policyholder updated until the matter is fully resolved.***

## 5. How to make a complaint

Complaints may be submitted in Sinhala, Tamil, or English, and all acknowledgements, responses, and subsequent communications will be provided in the same language used by the complainant.

Union Assurance PLC offers multiple accessible channels for policyholders to lodge complaints relating to any dissatisfaction with its products or services.

Policyholders may contact the Policyholder Complaints Management Team through any of the communication channels outlined below.

| Channel | Mode of Communication Captured | Contact Details | Type | Operational Hours |
|---|---|---|---|---|
| **Telephone /Call Center** | Verbal | 011 2990990 / 1330 | Voice | 24/7 |
| **WhatsApp** | Text / Voice / Image / Document | 077-1330000 | Digital | 24/7 |
| **Email** | Email | info@unionassurance.com | Written | 24/7 |
| **Website** | Online Form (Text) | www.unionassurance.com | Digital | 24/7 |
| **Post** | Written | No.20, St Michael's Road, Colombo 03 | Written | Complaints may be submitted at any time; receipt subject to postal delivery |
| **Visiting Branches** | Verbal / Written | Any Union Assurance Branch | Physical | Monday to Friday, 8.30 a.m. to 5.00 p.m., excluding mercantile holidays. |

## 6. To whom to address the complaint

Your complaints should be directed to the Officer-In-Charge of the Policyholder Complaints Management Function.

| Direct Contact of Officer-In-Charge of Policyholder Complaints Management Function | |
|---|---|
| **Name** | L Senanayake |
| **Designation** | Head – Customer Experience |
| **Address** | No 20, St Michael's Road, Colombo 03. |
| **Direct Line** | 011 2990990 |
| **Mobile** | 074-0439575 |
| **Fax** | N/A |
| **E-mail** | info@unionassurance.com |

## 7. Documents and information to be produced along with a complaint

To facilitate a timely and effective investigation, policyholders are encouraged to provide the following information and documentation when submitting a complaint:

• **Mode of Complaint Submission**

A complaint may initially be lodged verbally through the Call Center. However, to ensure proper documentation, accurate assessment, and effective resolution, policyholders are strongly advised to submit the complaint in writing.

• **Complainant Identification Details**

The written complaint must clearly include the policyholder's full name, residential address, and up-to-date contact details (telephone number and email address). In addition, at least one of the following identifiers should be provided to enable accurate record verification:

– Policy number

– Claim number (if applicable)

– National Identity Card (NIC) number

• **Detailed Description of the Complaint**

A clear and comprehensive account of the complaint should be provided, outlining all relevant facts, events, and circumstances. This should include key dates, actions taken, interactions with the Company or its representatives, and any other information necessary to understand the issue in full context.

• **Supporting Documentation**

Copies of all relevant documents should be submitted to substantiate the complaint. This may include, but is not limited to:

– Policy documents and schedules

– Quotations or illustrations

– Letters, emails, or SMS communications

– Payment receipts or transaction records

– Claim-related documents

– Any previous correspondence with the Company

• **Expected Resolution**

The complainant should clearly state the resolution, corrective action, or outcome they are seeking. This will assist the Company in understanding expectations and evaluating appropriate remedial measures.

• **Additional Information Requests**

During the course of the investigation, the Company may request further information, clarifications, or documentation as reasonably required. Policyholders are expected to cooperate by promptly providing such additional details to support a fair and comprehensive review.

## 8. When the complaint will be acknowledged

All complaints received by Union Assurance PLC will be registered and acknowledged within 03 working days through SMS/Email/Letter. A unique complaint reference number will be provided for future correspondence and tracking purposes.

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

Customers may check the present status of their complaint by contacting our Call Center on 011 2990990 / 1330 or Complaint Management unit on 011-2990007 or through any communication channel used to lodge the complaint. Customers are requested to quote the complaint reference number when making inquiries.

## 10. Designation and contact details of the 'Officers Reviewing Appeals': To whom an appeal to be referred to if the complainant is not satisfied with the initial resolution

If you are not satisfied with the initial resolution provided, you may escalate the matter to the Officers Reviewing Appeals, who serves as the second level of escalation within the Company, within 30 days from the date of the initial resolution.

| | |
|---|---|
| **Name** | Mr S Jayatilake- Principal Officer |
| **Designation** | Chief Executive Officer/Director/Principal Officer |
| **Address** | No.20, St Michael's Road, Colombo 03 |
| **Direct Line** | 011 2990000 |
| **Email** | info@unionassurance.com |

| | |
|---|---|
| **Name** | Mr R Modarage -Specified Officer |
| **Designation** | Chief Operating Officer/ Specified Officer |
| **Address** | No.20, St Michael's Road, Colombo 03 |
| **Direct Line** | 011 2990000 |
| **Email** | info@unionassurance.com |

## 11. Alternative Dispute Resolution (ADR) Mechanisms Available, If The Complainant Is Not Satisfied With The Final Resolution

If you remain dissatisfied following completion of the appeal process, you may refer the matter to the following independent dispute resolution mechanisms.

| Alternative Dispute Resolution (ADR) | | |
|---|---|---|
| **Mechanism** | The Sri Lanka Insurance Ombudsman | Insurance Regulatory Commission of Sri Lanka |
| **Address** | The Sri Lanka Insurance Ombudsman<br>No 1, Bethesda Place<br>Colombo 05 | Director - Investigation<br>Insurance Regulatory Commission of Sri Lanka<br>Level 11, East Tower<br>World Trade Centre<br>Colombo 01 |
| **Contact Number** | 011-2505542/ 011-2505041 | 011-2396184-9/ 011-2335167 |
| **Email** | info@insuranceombudsman.lk | investigation@ircsl.gov.lk<br>info@ircsl.gov.lk |
| **Website** | insuranceombudsman.lk | http://ircsl.gov.lk |
| **Policyholders may alternatively seek legal redress through the courts of Sri Lanka.** | | |

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Union Assurance PLC (PQ 12),
No. 20, St. Michael's Road,
Colombo 03, Sri Lanka.

1330 • 011 2990 990

unionassurance.com
info@unionassurance.com

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