

**ASSETLINE**

Insurance Brokers (Pvt) Ltd

# **Complaint Handling Procedure**

---

Version 2  
Released in February 2020

# COMPLAINT HANDLING PROCEDURE

## Customer Complaints

Assetline Insurance Brokers (Pvt) Ltd (AIBL) recognizes that every customer herein after referred to as the 'Complainant' has a right to complain. Our complaints handling process affords you the opportunity to do so. Your feedback is valued as it allows us to continuously improve our service and processes, and affords us the opportunity to change negative experiences into positive ones.

### How to Complain & whom to Address?

If you are dissatisfied with the service provided by us, you should in the first instance consider speaking to directly with the staff member you have been dealing with. If you are uncomfortable with it or consider the relevant staff member is unable to address your concerns you can lodge a complainant with us in one of the following ways;

Mode	Number / Address
1.Telephone	011 4700100
2.Fax	011 4700101, 011 4700112
3.Email	info@assetline.lk
4.By Post or in person	Customer Service Division, Assetline Insurance Brokers (Pvt) Ltd. 120, 120A, Pannipitiya Road, Battaramulla

Your Complaints should address to Mr. Kumara Prasanna - Head of Customer Service

### Our Six-point complaint handling process

#### 1. We acknowledge

All complaints will be acknowledged in writing within three (3) working days and sent to you either e-mail, fax or by post. We will communicate with you in writing by the same language used by you at the time of complaint made. If the resolution is provided within three ( 3 ) working days the acknowledgement will be sent together.

## 2. We Review

We undertake the initial review of your complaint and determine what if any additional information or documentation may be required to complete an investigation. We may need to contact you to clarify details or request additional information where necessary.

- Provide: Name and Address and Policy Number, Claim Number or ID number of the insured.
- Be specific about the complaint and provide all the important facts (including events) that may have a bearing on the complaint.
- Provide copies of all documents that have relevance to the complaint (i.e. letters, quotations, previous correspondence etc).
- Provide proof of any losses sustained where applicable.
- Specify a solution / remedial action you believe is required to resolve your complaint.

## 3. We investigate

Once receiving your complaint, we will investigate your complaint objectively and impartially, by considering the information you have provided us.

## 4. We respond

Following our investigation, we will notify you of our findings and any actions we may have taken in regards to your complaint. The time lines are ;

	Category	Timeline
1	The acknowledgement of the complaint	Within three (3) working days
2	Provide a resolution	Within ten (10) working days
3	If a resolution cannot be provided within ten (10) working days	Will inform you within three (3) working days with the reasons for the delay
4	To make an appeal	30 days from the date of complaint
5	All matters relating complaints and appeals will be closed <b>in the absence of a reply by you.</b>	Within five (5) weeks from the responded date of AIBL

## **5. We take actions**

Where appropriate we amend our business practice or policies to provide a better service to our valued customers. We take immediate actions to rectify the issue and take necessary actions to correct the issue and whenever possible we shall take necessary corrective actions to eliminate the issues in future.

## **6. We record**

We will record your complaint for continuous improvement of process and procedures and monitoring through regular review in order to provide a better service in future.

### **How to make an appeal?**

If you are dissatisfied with the initial resolution, following contact point is available to make an appeal;

Head of Finance & Control

Assetline Insurance Brokers (Pvt) Ltd,

No 120, 120A, Pannipitiya Road, Battaramulla, Sri Lanka.

Tel : 011-4 700 100      Mob : 077 159 9631 Fax : 011-4 700 101

Email : [janakaj@assetline.lk](mailto:janakaj@assetline.lk)

The customer may further appeal to Chief Executive Officer, if he is not satisfied with the resolution provided by the Head of Finance & Control and at the event of not being satisfied with the resolution provided by the CEO, the customer may appeal up to the Board level.

### **Alternative Dispute Resolution (ADR) methods**

If within 30 days of receipt of your complaint, AIBL has been unable to resolve the complaint to the satisfaction of yourself, and if you wish to pursue the matter further, your complaint may escalate to the Ombudsman for Insurance and Insurance Regulatory Commission of Sri Lanka (IRCSL).

The contact details for the Ombudsman for Short Term Insurance are as follows:

- Address - The Ombudsman,  
No 143A, Vajira Road, Colombo 5.
- Telephone - +94 11 452 8671 / +94 11 250 5542
- Fax - +94 11 452 8670 / +94 11 259 5625
- Email - [info@insuranceombudsman.lk](mailto:info@insuranceombudsman.lk)

The contact details for the IRCSL are as follows:

- Address - Insurance Regulatory Commission of Sri Lanka, Level 11, East Tower, World Trade Centre, Colombo 01
- Telephone: 011 2396184 - 9 (General) 011 2335167 (Complaints)
- Fax: 011 2396190
- Email - [info@ircsl.gov.lk](mailto:info@ircsl.gov.lk)