

1. Objective of the policy

Aldawliyah Insurance Services seeks to maintain and enhance our reputation of providing you with high quality products and services. We value complaints as they assist us to improve our services and customer service.

Aldawliyah Insurance Services is committed to being responsive to the needs and concerns of our customers or potential customers and to resolving your complaint as quickly as possible.

This policy has been designed to provide guidance to both our customers and staff on the manner in which Aldawliyah Insurance Services receives will process and manages your complaint.

We are committed to being consistent, fair and impartial when handling your complaint.

The objective of this policy is to ensure:

- You are aware of our complaint lodgments and handling processes.
- Both you and our staff understand our complaints handling process.
- Your complaint is investigated impartially with a balanced view of all information or evidence.
- We take reasonable steps to actively protect your personal information.
- Your complaint is considered on its merits taking into account individual circumstances and needs.
- Provide a clear escalation process regarding complaints received both internally and externally.
- Use complaints to enhance procedures and correct procedural or policy deficiencies

2. Definition Of a complaint

In this policy a complaint means any expression of dissatisfaction by a customer, potential customer or other business partner Or any regulatory body made to us directly or indirectly which is related to a product or service provided by us or Related to an employee of us or provided by another business partner such as but not limited to an insurance company or A health insurance company, health claims Management Company, hospital, clinic or physician related to insurance services provided by us.

What is not a complaint?

Any expression of dissatisfaction concerning denial of coverage for a consultation, treatment or procedure which is **clearly** not covered under the policy or where the cost of the treatment exceeds the monetary limits under the terms of the policy are not complaints.

3. How a Complaint can be made

If you are dissatisfied with a service provided by us, you should in the first instance consider speaking directly with the staff member/s you have been dealing with. If you are uncomfortable with this or consider the relevant staff member is Unable to address your concerns you can lodge a complaint with us in one of the following ways:

- By completing a complaint form on our website <https://aldawliyah.com>
- By telephoning us on 04 2500570
- By writing to us Damascus Street, opposite EPCO station Qusais area P.O Box 25962 Dubai, UAE.
- By emailing us customer.care@aldawliyah.com
- In person by visiting our head office or the nearest branch. A list of our branches and its locations Are available in our website. Please locate the nearest branch to your location.

4. The information you will need to tell us

When we are investigating your complaint we will be relying on information provided by you and information we may already be holding. We may need to contact you to clarify details or request additional information where necessary. To help us to investigate your complaint quickly and efficiently we will ask you for the following information:

- Your name and contact details,
- The insurance policy number if you are an existing customer,
- Insured name if you are an existing customer,
- The nature of the complaint,
- Details of any steps you have already taken to resolve the complaint,
- Details of conversations you may have had with us that may be relevant to your complaint,
- Copies of any documentation which supports your complaint.

5. Help when making a complaint

The person receiving or managing your complaint should provide you with any assistance you may need to make your complaint. However if you consider you need further assistance please contact our complaint owner officer:

Mr. Mohamed Abudaqqa.

Phone 04 2500570 Ext. 158

Email mohammed.abudaqqa@aldawliyah.com

6. Recording complaints

When taking a complaint, we will record your name and contact details. We will also record all details of your complaint including the facts and the cause/s of your complaint, the outcome and any actions taken following the investigation of your complaint. We will also record all dates and times relating to actions taken to resolve the complaint and communications between us.

As part of our on-going improvement plan, complaints will be monitored for any identifying trends by management and rectification/remedial action taken to mitigate any identified issues.

If you lodge a complaint we will record your personal information solely for the purposes of addressing your complaint. Your personal details will actively be protected from disclosure, unless you expressly consent to its disclosure.

Where a third party insurance provider such as an insurance company, was involved in your services, we may be required to speak with them to fully investigate your complaint.

7. Feedback to customer's

Aldawliyah Insurance Services is committed to resolve your issues at the first point of contact, however, this will not be possible in all circumstances, in which case a more formal complaints process will be followed.

We will acknowledge receipt of your complaint within (3) business days. Once your complaint has been received, we will undertake an initial review of your complaint.

There may be circumstances during the initial review or investigation of your complaint where we may need to clarify certain aspects of your complaint or request additional documentation from you. In such circumstances we will explain the purpose of seeking clarification or additional documentation and provide you with feedback on the status of your complaint at that time.

We are committed to resolve your complaint within (10) business days from acknowledging your complaint, however, this may not always be possible on every occasion. Where we have been unable to resolve your complaint within (10) business days, we will inform you of the reason for the delay and specify a date when we will be in a position to finalize your complaint.

During the initial review or investigation stage we may need to seek further clarification or documentation from you to assist us in resolving your complaint.

If we have sought clarification or additional documentation from you and we are waiting on you to provide this information, we may not be able to meet our (10) business days finalization commitment. In such circumstances upon receipt of your clarification or additional documentation we will indicate to you when we expect to be able to finalize your complaint.

Once we have finalized your complaint, we will advise you of our findings and any action we have taken.

You have the right to make enquiries about the current status of your complaint at any time by contacting us.

8. Our six point complaint process

- We acknowledge:
Within (3) business days of receiving your complaint we will acknowledge receipt of your complaint.
- We review:
We undertake an 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.
- We investigate:
Within (10) business days of receiving your complaint we will investigate your complaint objectively and impartially, by considering the information you have provided us, our actions in relation to your dealings with us and any other information which may be available, that could assist us in investigating your complaint.



8. Our six point complaint process (continued)

- We respond:
Following our investigation we will notify you of our findings and any actions we may have taken in regards to Your complaint.
- We take action:
Where appropriate we amend our business practices or policies.
- We record
We will record your complaint for continuous improvement process and monitoring through regular review, Your personal information will be recorded in accordance with relevant privacy legislation.

9. When you complain about one Of Our employees

If you complain about a member of our staff, we will treat your complaint confidentially, impartially and equally (giving equal treatment to all people). We will investigate your complaint thoroughly by finding out the relevant facts, speaking with the relevant people and verifying explanations where possible.

We will also treat our staff member objectively by:

- informing them of any complaint about their performance,
- Providing them with an opportunity to explain the circumstances,
- Providing them with appropriate support,
- Updating them on the complaint investigation and the result.

10. Complaints under investigation by a regulator or Law enforcement party

If your complaint is currently being investigated by a relevant consumer protection regulator or law enforcement party We may cease to take further action in relation to your complaint pending finalization of their investigation.

We will assist any regulator or Law enforcement party with their investigations.

11. Complaint escalation process

We provide our customers with a clear complaints escalation procedures and process both internally and externally.

Where possible, we will attempt to resolve your complaint at the first point of contact. If we are unable to resolve Your complaint at the first point of contact, we will undertake an investigation of your complaint and provide you With our findings.

If you are not satisfied with how your complaint has been handled, or the resolution provided by us, you can request us To escalate your complaint internally, we might request you to provide us with your initial complain reference number.

We will keep you fully informed of the progress of the escalation of your complain in 3 business days from the Escalation date. And you will receive our findings with (10) business days.

The escalation approach will attempt to resolve your complaint through consultation, by working with both you and us, To determine the relevant facts and establish a common ground. We will remain open and impartial throughout the Consultative process and consider your complaint and our actions, in attempting to resolve your complaint.

If you are not satisfied with the outcome of the internal escalation and consultation process. You can escalate the matter To the regulator.

A diagram of our Complaints Escalation Tiers

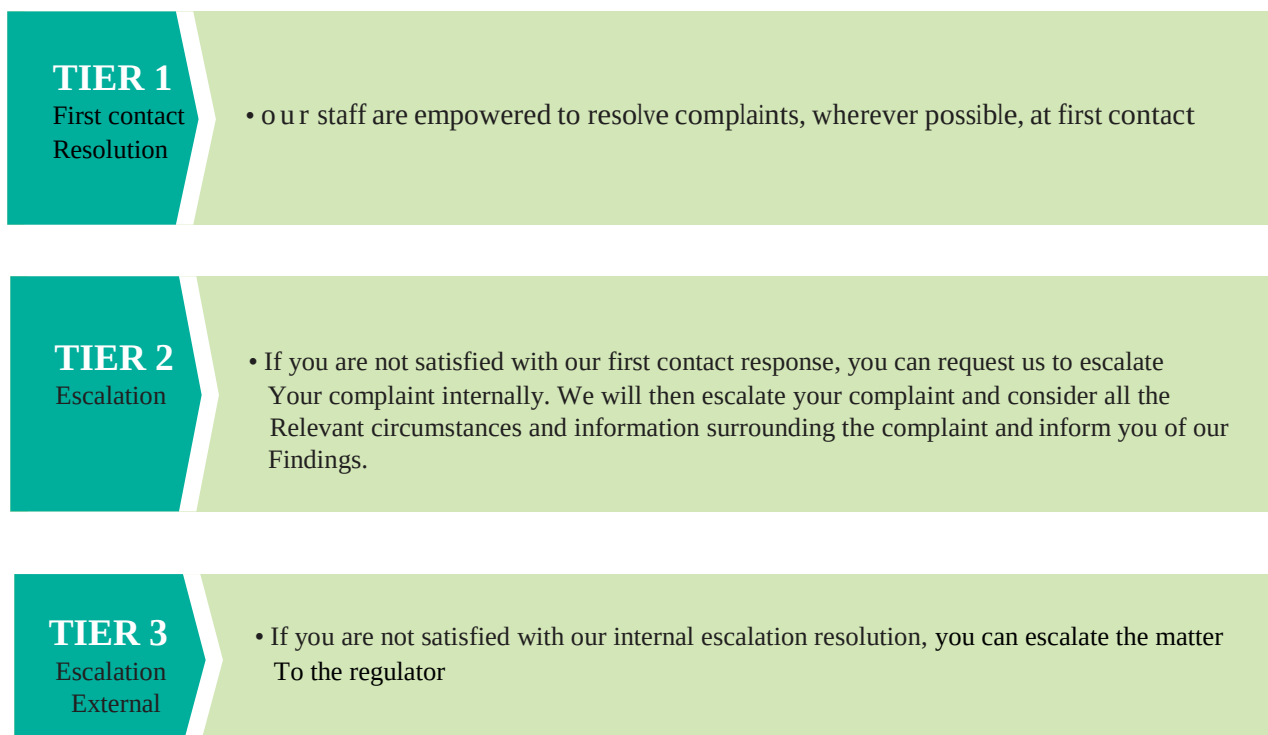


Figure 1 – Our Complaints Escalation Tiers (Hierarchy of customer complaint review processes)

12. Complaints Flow Chart

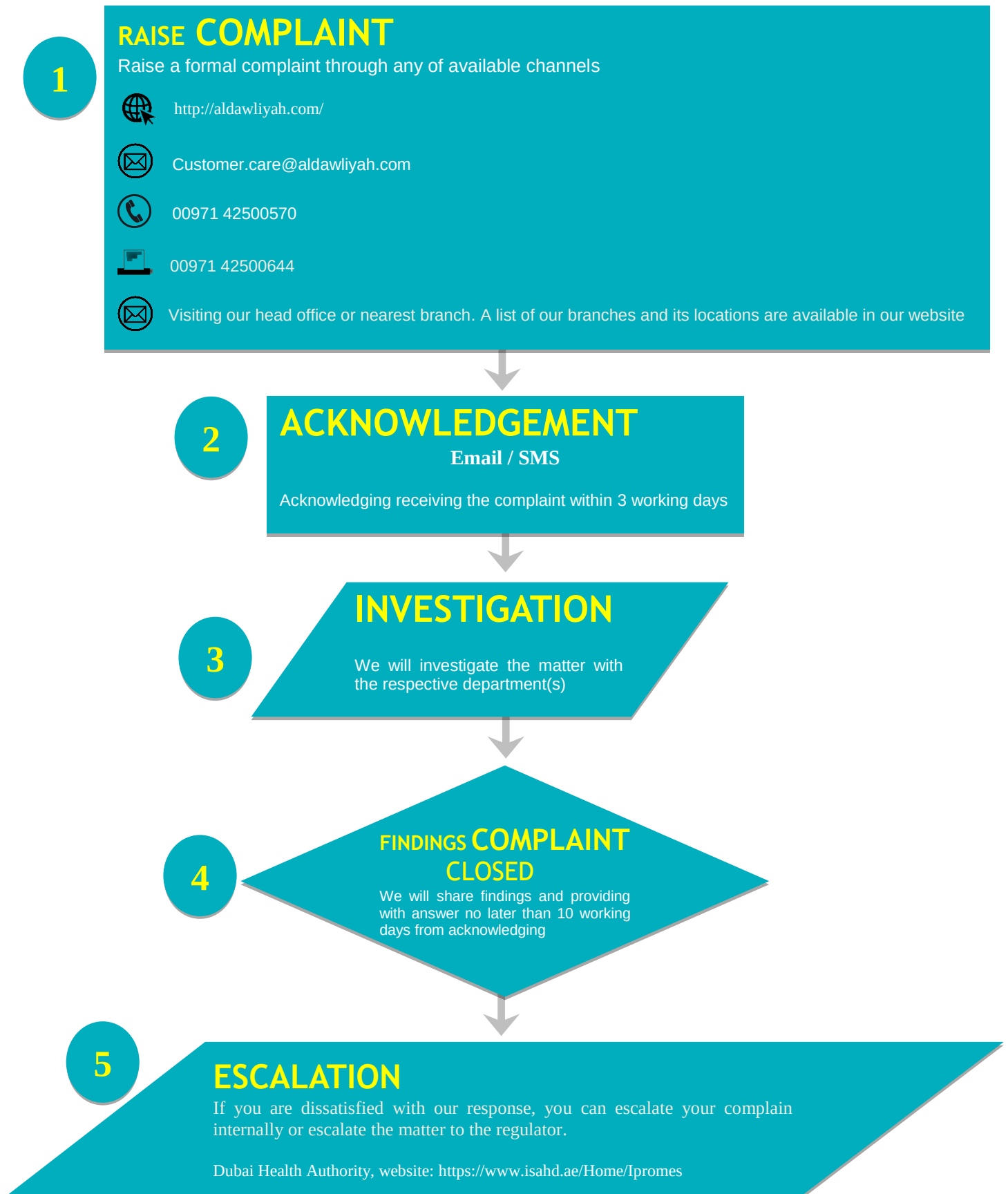


Figure 2– Complaints process Flowchart