

COMPLAINTS FLOW CHART

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Complaint filed by customer in person, by phone, by email or through website Customer is notified of the Registration of the Complaint with Reference No. and approximate turnaround time Relevant Department Head & Compliance Executive are notified Department Head assesses the nature of the Complaint as below Category A Category B Category C Complaints like advice provided Underwriting:-Complaints Claims-Approval Delays/ Denials, Incorrect schedule of benefit, Terms on product suitability, delays in Rejections. Inappropriate Claim administrative and conditions different from what settlement, Delays in settlement process, operational process, which can has been sought for etc. which are of etc., which requires referral to be resolved internally minor nature and requires less Insurer involvement from Insurer Department Head resolves and notifies the Customer. Refer the Complaint to Insurer and Customer is Managing Director to be informed and if customer updated. accepts the resolution Yes Closes the Complaint & update the Notifies the Customer of feedback from Insurer. If customer accepts the resolution offered by Insurer **Complaint Register** No Yes Escalates the matter to MD Closes the Complaint & update No the Complaint Register Escalates matter to head of HID of Insurer. LPH MD MD resolves and notifies the Customer. If customer accepts the resolution and Insurer HID head to discuss and find solution Yes Closes the Complaint & update the Resolution is notified to customer. If Customer No **Complaint Register** accepts the resolution No Yes Residents in Dubai can lodge complaints through a new Closes the Complaint & update the online system's website launched **Complaint Register** www.eclaimlink.ae/ipromes Members residing/working in Abu Dhabi & covered through Abu Dhabi complaint may contact Health Authority - Abu Dhabi (HAAD) Toll Free 800555, Email address contact@abudhabi.ae