

## Saudi Arabian Insurance Company B.S.C. (c) Complaints Handling Procedures - Health Insurance

SAICO is committed to providing the highest standards of service to its customers. However, should there ever be an occasion when you feel that we have failed to honour our promise and that you need to complain, we will do everything possible to ensure that your complaint is dealt with fairly, effectively and promptly. The information provided here will show you how to:

- Make a complaint
- Contact the right person quickly
- Take further action if you are unhappy with the outcome

The quickest way to have your complaint addressed is to follow the procedure detailed below.

**Please note making a complaint against us is in addition to and does not replace your right to seek legal redress against us.**

**If you require any further clarification regarding this procedure, please call the numbers showing under section 2.c below.**

### 1. Complaint forms

If not using the online complaints facility, your complaint is then preferably made in writing using the proper form:

- a. You can ask for a printed form from any of SAICO's branches or its head office (locations can be obtained through our website [www.saicoins.com](http://www.saicoins.com) - see 2.d below);
- b. The form can be downloaded from our website by following the link <http://www.saicoins.com/content/customer-complaint-3>

### 2. Submission of complaints

You have a number of options to submit your complaint:

- a. The easiest way to lodge your complaint is to use the Online facility by filling the form and submitting it directly through the **Customer Support** section of our website <http://complaints.saicoins.com>
- b. Sending the form (and any supporting material) by email to the following address: [complaints@saicoins.com](mailto:complaints@saicoins.com)

If you do not have access to the internet, you can do one of the following:

- c. Call, or Fax the form (and any supporting material), to any of the numbers appearing on the back of your SAICOHEALTH insurance card;

	Telephone	Fax
<b>Bahrain</b>	+973 17562565	+973 17580274
<b>UAE</b>	+971 4 2067500	+971 4 2067501
<b>Oman</b>	+968 2 4863161	+968 2 4863162
<b>Kuwait</b>	+965 2 2055099	+965 2 2055098
<b>Qatar</b>	+974 4 4322781	+974 4 4325420

- d. Hand delivery or sending the form (and any supporting material) by letter or courier to any of the following addresses:

<b>Bahrain</b>	71, LMC Building 852 Road 3618, Block 436 Al Seef District P.O.Box 60139 Kingdom of Bahrain	<b>Abu Dhabi</b>	2nd Floor, AlZubara Tower Sheikh Zayed Road P.O.Box 585, Abu Dhabi United Arab Emirates
<b>Oman</b>	4th floor, Al Ghazal Tower Bldg 1540 Road 2724, Muttrah Business District P.O. Box: 839 – Jibroo 114 Muscat, Sultanate of Oman	<b>Dubai</b>	201-202, 2nd Floor Abu Dhabi Commercial Bank Building Al Riggah Street P.O. Box: 181150 – Deira, Dubai United Arab Emirates
<b>Kuwait</b>	15th floor, Al Sarraf Tower Ahmed Al Jaber Street, Sharq P.O.Box: 2474, Safat 13025 State of Kuwait		

If you chose options c, d or e above, please make sure that your complaint is properly addressed to the **Complaints Officer**. In compliance with the applicable regulations, SAICO has appointed a **Complaints Officer** who will be responsible for ensuring that your complaint is acknowledged, properly investigated, and that the company's response is promptly communicated to you.

### 3. What happens once your complaint is lodged

- a. Once you have lodged your complaint, we will acknowledge within 2 working days of receipt of complaint. If you lodge your complaint through the online facility as per 2.a. above, you will receive an automatic acknowledgment;
- b. The Complaints Officer will refer your complaint to the concerned person/department which will investigate it thoroughly and a written response letter detailing the outcome of our investigation and our decision shall be provided to you within one working week;

- c. In the unlikely event that your complaint has not been answered within the timeframes mentioned in b. above, we will write and let you know the reasons why and the further action that we will take including when we anticipate to have concluded our investigation;
- d. In the unlikely event that your complaint has not been resolved or that you are not satisfied with the solution provided by us, you have the right to **escalate**, through the same channels, your complaint to SAICO's General Manager. Your escalation will be acknowledged as per 3.a above and a written answer shall be provided within 2 working weeks from the date of your escalation;
- e. After receiving the General Manager's written decision, and if you are still not satisfied, you can write directly to the local Insurance Regulatory Authority:

<b>Bahrain</b>	<b>Central Bank of Bahrain</b> P.O. Box 27, Manama, Kingdom of Bahrain Telephone: +973 1754 7777 Fax: + 973 1753 0399 <a href="http://www.cbb.gov.bh">www.cbb.gov.bh</a> Email: <a href="mailto:complaint@cbb.gov.bh">complaint@cbb.gov.bh</a> Website for registering Complaints: <a href="http://cbb.gov.bh/complaint_form.php">http://cbb.gov.bh/complaint_form.php</a>	<b>UAE</b>	<b>Federal Insurance Authority</b> <u>Head Office:</u> Aldar HQ, Al Raha beach, Abu Dhabi Telephone: 00973 24990111 Fax: 00973 225572111 <u>Dubai Branch:</u> Al Garhoud Area - SCA Building Telephone: 042368111 Fax: 042517245 <a href="http://www.ia.gov.ae">www.ia.gov.ae</a>
<b>Oman</b>	<b>Capital Markets Authority</b> P.O. Box : 3359 Postal Code : 112 Rouwi Oman Telephone: +968 24823269 Fax: +968 24817471 <a href="http://www.cma.gov.om">www.cma.gov.om</a>	<b>Dubai</b>	<b>Dubai Health Authority</b> Toll Free: 800342 (800 DHA) Fax: 00973 4 3113113 <a href="mailto:regulation@dha.gov.ae">regulation@dha.gov.ae</a> <a href="http://www.dha.gov.ae">www.dha.gov.ae</a>
<b>Kuwait</b>	<b>Ministry of Commerce</b> Telephone: +965 22480000 <a href="http://www.moci.gov.kw">www.moci.gov.kw</a>	<b>Abu Dhabi</b>	<b>Health Authority of Abu Dhabi</b> Abu Dhabi, Airport Road Abu Dhabi, United Arab Emirates P.O. Box 5674 Telephone: +971 2 449 3333 Fax: +971 2 444 9822 <a href="http://www.haad.ae">www.haad.ae</a>

#### 4. Our commitment

The following standards apply to all complaints handling:

1. We will conduct complaints handling in a fair, transparent and timely manner;
2. We will make available information about our complaints handling procedures;
3. We will only ask and take into account relevant information when deciding on your complaint;
4. You will have access to information we have relied upon in assessing your complaint;
5. At all times during this complaint process:

- You will be treated with courtesy;
- Your information will be treated with confidentiality;
- you have the right to enquire about the progress of your complaint;

## 5. Complaints procedure review

On a monthly basis, the Complaints Officer will submit a detailed complaints report to the Company's VP-Compliance who will review the report and initiate remedial action to close any gaps identified and which resulted in an upheld complaint. Remedial action can take one of two forms:

1. Instating new procedures to address the gaps identified;
2. Ensuring strict compliance with existing controls where failure of implementation resulted in upheld complaints.

However, if any upheld complaint is deemed serious enough, then immediate remedial action will be initiated without the need to wait for the monthly review. The Complaints Officer, the VP-Compliance and/or any of the relevant staff investigating the complaint have the right to flag the complaint as requiring immediate remedial action.