

Manual Procedures for Handling Customer's Complaints

Our valued customers, your experience with our company matters!

We would like to serve you better and end any obstacles that affect your experience with our company. We appreciate all complaints and take them all into consideration.

We would like to make all your complaints ease to understand and solved. In order to achieve that, please follow the steps below:

First: If the client wishes to submit the complaint through the company, please follow the following:

- 1- Clients could submit complaint through the company's website www.ilaftakaful.com
- 2- Clients could submit complaint through the company's application and follow the necessary steps.
- 3- Clients could submit complaint by visiting the company's headquarters.

Taking into account the following:

First:

For submitting complaint, the clients must submit a written complaint to the company with his signature illustrating the legal status of the complainant if he is an agent, trustee or legal representative of a legal person through one of the provided methods of contact. Also, we require the complainant to attach all the documents required for reviewing the complaint, which are as follows- :

1- Complaint regarding Motor Department

Claim Documents (Complementary)

- Police report (original)
- Copy of the car registration book
- Photocopy of the Civil ID for the owner
- Driver's license (for the driver)
- Colored photographs of the car (showing the damages)
- Repair quotation
- Repair invoices (wages + parts)

Claim documents (Against third parties)

- Police report (original)
- Copy of the car registration book
- Photocopy of the Civil ID for the owner
- Driver's license (for the driver)
- Pictures of the car (showing the damage)
- Repair quotation
- Repair invoices (wages + parts)
- penalty judgment or peace order
- Or any other documents required by the company related to the claim.

2- Complaint regarding the General Insurance Department

Documents required to file a work injury and personal accident claim:

- Workers Claim Form
- Original initial medical report
- The original final medical report/percentage of disability, if any
- Work permit for the injured
- Copy of the Policy
- Copy of the civil ID

Documents required to file a work injury and personal accident claim in death cases:

- Claim Form
- Original death certificate
- Legal heirs are certified by the competent authorities
- Copy of the policy
- Power of attorney certified by the competent authorities
- Passport copy of the deceased

General documents required to submit a travel claim:

- Claim Form
- Copy of the policy
- travel ticket
- Passport photo
- Entry and exit stamp
- Copy of the civil ID

Emergency medical expenses:

- Medical report
- Medical bills
- Discharge summary in case of hospitalization
- Reason for transferring the patient from the hospital, if any

Expenses of transporting the corpse:

- Medical report on the deceased.
- In case of death due to an accident, a police report is required

Flight cancellation and delay:

- Flight cancellation/delay report from the concerned airline
- Copy of passport with visa stamp

Personal accidents:

- Police report
- Medical report
- A certificate of disability from the concerned authority

Baggage delay

- Flight delay report from the concerned airline
- Invoices for purchasing items during the delayed period

Baggage lost

- Irregularity report from concern airline. (In case of lost or damage under custody of Airline).
- In case of baggage loss, police report required.
- In case of damage, photos of damaged goods

Personal liability

- Police report
- Court judgment

Legal help:

- Police report
- Court judgment
- legal fees
- Court fees

Bail Bond

- Police report
- Court judgment
- legal fees
- Court fees

Documents required to submit a claim for sea/land/air carriage:

- Invoice receipt
- Copy of the Policy
- Bill of Lading or Airway Bill or Land Transit Bill
- Damage Certificate from Carrier
- In case of Missing item, required Missing certificate from Carrier.
- Packing List
- Pre-Inspection Report
- Loss Adjuster report
- Letter of Reserve against the carrier
- Claims Statement from the Insured

3- Complaint regarding the Health Insurance Department

- Copy of the health card.
- Medical reports
- Invoices
- Examination and x-ray results, if any
- Or any other documents required by the company related to the claim.

Second:

The complaint will not be reviewed in case of the required documents are not provided.

Third:

The complaint received from customers must be through complaint form(provided) with the complaint numbered and archived for recoding purposes.

Fourth:

Complaints committee has been established for the purpose of reviewing the complaint submitted by the client and taking a decision on it, consisting of:

Mr. General Manager - Chairman of the Committee.

Mr. Director of Legal Affairs - Member.

Mr. Administrative Affairs Officer - Member.

Mr. Representative of the department concerned with the complaint - member.

Fifth:

The client's complaint will be replied by a maximum period of **fourteen** working days. The company will compensate the client if the claim comply with the law and the insurance policy terms and conditions.

Sixth:

After reviewing the complaint with committee, the customer will be reached in the same contacting method approved by him. Whether it's by text message or via mobile phone or e-mail to inform him with the decision of the complaint.



Seventh:

Assigning Mr. Hassan Abdel-Maqsoud Rashwan - Director of Legal Affairs in the company - to follow up on complaints submitted by clients and coordinate with the complaints committee.

Second: If the customer wishes to submit the complaint through the website of the Insurance Regulatory Unit, please click on the following link:

[Aerosoft - Insurance Regulatory Unit \(iru.gov.kw\)](http://iru.gov.kw)

www.portal.iru.gov.kw