CUSTOMER SERVICE CHARTER

OUR PUPORSE
We endeavour to deliver quality insurance products with speed and diligence to the satisfaction of our customers

OUR VISION
To be a leading general insurance company of choice.

OUR VALUES
We serve our customers as guided by acceptable business ethics and moral principles
We are guided by our professional etiquette to serve customers better at all times
We embrace new ideas and continuous improvements to the satisfaction of our customers
We serve our customers with speed, diligence and utmost care at all times
We work as one unit to satisfy our Customers at all times

2.0. Our Service Guarantee

- We shall maintain consistency in our commitment to fulfilling your needs.
- Our service delivery will be standardized across all customer service points.
- We will respond promptly to your enquiries through phones, emails and customer service points in our branches.
- We will provide accurate and clear information, when you need it.
- We will ensure that your privacy and dignity is respected.
- Our business dealings with you will be conducted with integrity and fairness.
- We will abide by the rules of law as stipulated in the various acts governing our service provision.
- Be open to feedback on our performance and suggestions for improvement from our clients and the public.
- All complaints will be administered through our complaints handling procedures.
- Make certain that documentation, e.g. certificates, invoices, receipts, policy documents, endorsements and any addenda are issued in time always.
- Respond to all enquiries within 24hrs.
- Issue renewal notices thirty (30) days prior to the expiry of the insurance policy.
- Acknowledge claim upon receipt of notification within 2 working days.
- Make available a list of recommended garages and towing services
- Claims investigations to be concluded within 14 working days

- We shall regularly update you on the progress of your claim.
- A discharge voucher to be presented 7 days from the conclusion and receipt of the investigations
- Pay Claims within 14 days of receipt of signed discharge voucher.
- Always have a help desk for five working days during normal working hours
- Make available contact numbers for emergency or off hours including weekend

3.0. YOUR RESPONSIBILITY AS A CUSTOMER

- Our expectation is that you will treat Prime Insurance staff with courtesy.
- Provide us with accurate and required information/documents to underwrite the policy and process your claim. Notify us immediately in case of information changes.
- Provide us with your most current contact details (e.g. postal address, mobile number, email address, etc.)
- Familiarize yourself with your scope of cover and Terms & Conditions of your policy.
- Ensure your premium is paid when it falls due.
- Give us feedback where you feel we did not live up to our promise to you
- Report any impropriety by our staff.
- Actively participate in our random surveys to analyze our customer satisfaction level.

Complaints Handling Procedure

We ensure consistent and thorough complaints handling. If you are dissatisfied with the service provided by us, you can lodge a complaint with us in one of the following ways:

- In person by speaking to any of our customer service staff
- By telephoning us on +265 111 753 012
- Write to us through P.O. Box 30280, Lilongwe
- By emailing us on the email address: prime@primeinsurance.mw

We will treat each customer complaint seriously and investigate all cases thoroughly. Each investigation will be concluded and communicated within 14 working days. If you are not satisfied with the outcome of the resolution of the complaint, you can refer the matter to the regulator

The regulators contact is as shown below;

The consumer Protection and Literacy Unit
Reserve Bank of Malawi
10 Hannover Avenue
P.O. Box 565,
BLANTYRE
Tel : 01 820 299 or 01 820 444
Email : complaints-handling@rbm.mw

HOURS OF OPERATION
Our office will be open (excluding holidays): **0730hrs to 1630hrs Monday to Friday**
0800hrs to 1200hrs Saturdays
Offices located at Malawi Boarders will be open from 0730hrs to 1800hrs(365days)

OUR CONTACT DETAILS

Website: www.primeinsurancemw.com

(a) Head Office

Chief Kilipula House
Along Kamuzu Procession Road
P.O. Box 30280
Lilongwe
Malawi
Tel: +265 (0) 1 753 012/ l 757 721
Fax: +265 (0) 1 756 320
E-mail: prime@primeinsurance.mw

(b) Blantyre Service Centre

1st Floor
Chayamba Building
Tel: +265 (0) 1 836 809/ 1 836 452
E-mail: primebt@primeinsurance.mw

(c) Mzuzu Service Centre
Along Orton Chirwa Highway
Tel: +265 (0) 1 312 508
E-mail: primemz@primeinsurance.mw

(d) City Centre Branch - Lilongwe
1st Floor, City Centre House Arcade
Tel : 01774 610/ 01 774 665
E-mail: prime@primeinsurance.mw

(e) Zomba Service Centre
1st Floor, Above Centenary Bank
Tel: +265 (0) 1 524 711
E-mail: primeza@primeinsurance.mw