CUSTOMER SERVICE CHARTER

Our Customer Service Charter states our commitment to provide you with quality insurance products and services and it also specifies the parameters by which you can measure our performance. We believe our success depends on delivering service excellence to our customers.

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

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)

2.0. Our Service Guarantee

2.1. Quality Service

- We shall maintain consistency in our commitment to fulfilling your needs.
- Our extensive experience in business helps us understand and tailor our response to your needs
- Our service delivery will be standardized across all customer service points.

2.2.1. Responsiveness

- We will respond promptly to your enquiries through phones, emails and customer service points in our branches.
- Our premises are accessible to everyone requiring our services
- We will provide accurate and clear information, when you need it.

2.2.2. Professionalism

- We will ensure that your privacy and dignity is respected.
- Every customer is treated equally.
- Our business dealings with you will be conducted with integrity.

2.2.3 How we will be Accountable

- 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.

3.0. Complaints Handling Procedure

We ensure consistent and thorough complaints handling

3.0.1. File your complaint

- In the event of a customer receiving unsatisfactory service, they should file a complaint with the staff of the section responsible for the particular service.
- Quick resolution of a complaint will be closed within one (1) working day of lodging the complaint.
- If the complaint can't be resolved within 1 hour, the complaint will be escalated to the Branch manager, and you will be informed that your complaint is being investigated**.**
- Investigation into the complaint will take one (1) working day.
- If not resolved; it will be escalated to the Head of Department.
- We will endeavor to resolve your complaints within one week (5 working days) of receiving the complaints.
- If this target cannot be met, you will be informed of the delay, the reason for the delay and revised target for responding.

3.0.2. If you are not satisfied, what can we do?

- If your complaint has still not been settled to your satisfaction, you have the right to ask the Chief Executive Officer to review the matter and take appropriate action.
- In order to enable Prime Insurance deal adequately with your complaints and ensure the problem does not reoccur, provide as much information as possible about the incident.
- If we are unable to resolve your concern to your satisfaction, you may pursue the matter with;

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

3.0.3. Our Obligations as PICL if we fail to meet our Charter promise

- Apologize to customers affected
- Provide full information and explanation about what happened and why it happened.
- Explain what we will do to try to ensure that such a failure will not occur again.
- Keep you informed of progress towards solving the problem.
- We shall do whatever we can to assist the customers adversely affected by our failure.

3.0.4. How you can help us service you better

- 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.

General response time

Enquiries	Turn Around Time and Expectations
Walk –in	• Customers will be served within 5 minutes on their arrival at our Service Centres. • Enquiries that do not require follow-up will be solved during the visit.
Phone calls	• Phone calls will be answered within 30 seconds and/or before the third ring. • Enquiries that do not require follow-up will be resolved during the first call while those that do will be resolved within 3 working days..
Emails	• We will acknowledge receipts of enquiries via email within 4 working hours • Enquires that require follow up will be resolved within 24 working hours. • We will update our email notification message when we will be out of the office for an extended period of time (full day or more). • We will indicate our expected return date and indicate a contact person (if applicable).
Letters	• We will confirm receipts of enquiries via letters within 2 working days.
Social Media and Instant Messaging	• We will have dedicated personnel monitoring our Social media pages and website for client interactions. • We will attend to your queries within 2 working hours. • We will handle customers' queries from their source of origin, i.e. if a client asks a question on Facebook, we will revert with information on Facebook and not ask them to call us, this applies to all Digital platforms. • Enquiries that require follow-up will be resolved within 3 working days

Service Type	Requirement	Turn Around Time
Quotations	Name of the company, risk to be insured, sums insured.	1 day upon request with relevant information.
Invoicing and Certificate Issuance	Completed proposal form, KYC documents, registration book (motor vehicle).	1 day upon submission of completed proposal form(s).
Policy Document issuance	Completed proposal form, KYC documents, registration book (motor vehicle)	1 day upon submission of completed proposal form(S) and premium payment.
Claims notification & acknowledgement	Claim form, police abstract (accidents)	2 days upon submission of executed claim form and attachments.
Endorsement	Communication of additions to or deletions from the policy (via letter or email)	7 days upon communication (via letter or email.
Settlement to Service Providers	Submission of bills & claim form.	Payment will be made 14 days after submission of bills.
Renewal	Renewal notices will be sent 60 days to expiry.	Notices will be sent 60 days before expiry date.
Cancellation of Policy	Certificate(for Motor)	Within 2 working days
Premium Refund		Payment will be made within 5 days after submission

Motor Claims Standard Deliverables

No.	Activity	Indicative Time	Limitations if any
1	Acknowledgement of notification of claims and registration.	1-2 working days acknowledgement with advice on procedure and claim supporting documents required. Customers to be informed within 24hrs on incomplete documentation	
2	Appointment and site visit of a loss assessor/ adjuster (where applicable) by the insurer.	Within 1-2 working days on receipts of claim supporting documents.	Considerations are made for the need to assess magnitude of claim to warrant appointment.
3	Making settlement offer from receipt of final supporting documents or final adjustment	Within 14 working days	Noticing that the loss report confirms to the policy terms and addresses all pertinent issues.
4	Claim settlement from receipt of a signed discharge voucher/claim acceptance.	Within 14 working days	Delay in returning the discharge Voucher.
5	Claim rejection	Immediately upon claim submission or 24hrs after the claims team has made a ruling not to pay.	

Non Motor Claims Standard Deliverables

No.	Activity	Indicative Time	Limitations if any
1	Claim acknowledgement and requisition of documents/ contact with the claimant.	1-2 working days acknowledgement with advice on procedures and claim supporting documents required.	
2	Appointment and site visit of loss assessors/ adjustors/ surveyors/ auditors/ investigators/ forensic engineers/ technician and others.	Within 2-5 working days on accomplishment of task no.1.	Considerations are made for the need to assess magnitude of claim to warrant appointment.
3	Submission of interim adjusting/ investigating reports.	Within 7 working days of accomplishment of task no. 2 & 3 above.	
4	Submission of final adjusted and investigated reports and documentation	Within 10 working days upon receipt of all required documents.	
5	Making settlement offer from receipt of final supporting documents of final adjustment report.	Within 14 working days.	Noting that the loss report conforms to the policy terms and addresses all pertinent issues.
6	Claim settlement from receipts of a signed discharge voucher/ Claim acceptance.	Within 14 working days.	
7	Claim rejection	Immediately upon claim submission or 1 working day after the claim committee has made a ruling not to pay	

NB.

We endeavor to settle justified claims promptly through standardized procedures in claims administration. In order to enable us process your claim within the timeline, you will need to submit sufficient documentation.

For Major and complex claims, it will take a longer period to finalise due to its documentation requirement, review, complexity and detailed investigation.

Claims settlement and timelines is governed by the RBM Directive – Guidelines on claims settlement and Dissatisfied customers may present a petition to the CEO for a review.

CONTACT INFORMATION

Website: www.primeinsurancemw.com

Enquiries : prime@primeinsurance.mw

Complaints : complaintsmanager@primeinsurance.mw

(a) Head Office

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(b) Blantyre Service Centre

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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
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