



IN MEMORY OF SHAHEED MOHYARMA BENAZIR BHUTTO


SINDH INSURANCE
POWER TO THE PEOPLE

CLAIM GRIEVANCE POLICY 2023

Objective:

To maintain transparency and to develop confidence of policyholders this policy is developed.

Policy Statement:

Sindh Insurance is committed to provide best claim services in the insurance market. Company has its internal procedure and other guidelines provided by SECP for claim handling and its grievances.

Initial Claim Matters:

All grievances shall be received in claims@sindhinsurance.com for claim handling. Matters related to claims will be send to claim officer on his official email.

1. Purpose:

This policy aims to establish a comprehensive framework for managing and resolving complaints and grievances from policyholders and prospective policyholders in compliance with the Securities and Exchange Commission of Pakistan (SECP) regulations, specifically the Code of Corporate Governance for Insurers, 2016. Sindh Insurance Limited is committed to ensuring timely, efficient, and transparent resolution of all grievances.

2. Scope:

This policy applies to:

- Policyholders (individuals and legal entities)
- Prospective policyholders
- Any third-party stakeholders involved in any insurance-related transactions or services offered by Sindh Insurance Limited.

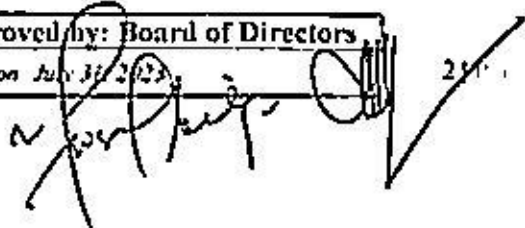
3. Definitions:

Complaint/Grievance: Any written, electronic, or verbal expression of dissatisfaction by a policyholder or prospective policyholder with the company's service, products, or actions (or lack thereof), including issues raised about distribution channels and intermediaries.

Grievance Function: Head of Claim shall be Head of Grievance directly report to the CEO of Sindh Insurance Limited.

4. Grievance Handling System

Sindh Insurance Limited will accommodate complaints received through any communication channel, including written complaints, emails, call centers, fax, surface mail, and online forms. Handle verbal complaints lodged with telephone, subject to verification of authenticity

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5. Data Capture and Record Keeping

Head of Grievance shall record and store vital information related to each complaint, including

- Policyholder's name and CNIC (for natural persons)
- Complaint number and date of lodgment
- Product or service category, policy year, and complaint nature
- Date of interim response and final resolution
- Outcome (resolved/unresolved)

Third-Party Complaints

Sindh Insurance Limited shall allow third parties (without a direct relationship with the company) to lodge complaints. However, resolution shall be contingent upon verification of the complaint's authenticity.

6. Complaint Categorization and Resolution Timelines

6.1 Complaint Categories

Complaints shall be categorized based on their criticality

- **Minor Complaints:** Unresolved queries or requests
- **Less Critical Complaints:** Complaints that do not require investigation (e.g., queries related to claims already paid)
- **Critical Complaints:** Complaints that require investigation (e.g., mis-selling, fraudulent practices, or delayed claim payments)

6.2 Acknowledgement Timelines

All complaints must be acknowledged within 2 working days of receipt, via SMS, email, recorded line, or surface mail

6.3 Resolution Timelines

Complaints shall be resolved according to their criticality

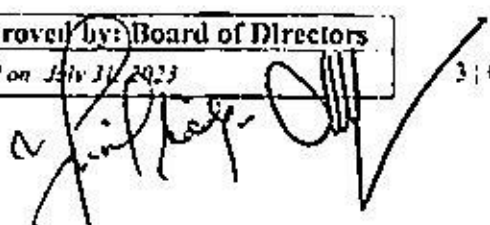
- **Minor complaints:** Resolved within 7 working days of receipt
- **Less critical complaints:** Resolved within 15 working days
- **Critical complaints:** Resolved within 30 working days, with investigation completed within 20 days and the final reply issued within an additional 10 days

6.4 Interim Replies

If a complaint cannot be resolved within the standard timeframe, interim replies must be provided.

- 7 days for less critical complaints
- 15 days for critical complaints

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6.5 Resolution of Payment-Related Complaints

Complaints involving payments to the policyholder shall be deemed resolved only after payment is made to the policyholder within 15 working days of the final reply.

6.6 Unresolved Complaints

In case a complaint cannot be resolved to the satisfaction of the policyholder, Sindh Insurance Limited shall provide:

- A clear explanation of the reasons for denial
- Information on alternative redressal forums, such as the Insurance Ombudsman

6.7 Escalation Procedure

If complaint not resolve within provided time frame it will be reported to CEO

7. Awareness of Grievance Handling Mechanism

7.1 Communication of Grievance Handling Process

Sindh Insurance Limited shall

Display grievance handling procedures prominently at all office locations and agent premises in both English and Urdu

Clearly communicate grievance procedures on the company's official website

7.2 Leaflets and Policy Information

An explanatory leaflet detailing the internal complaint structure and procedure (in both English and Urdu) shall be provided at the time of new policy issuance or renewal of life insurance contracts with terms greater than one year.

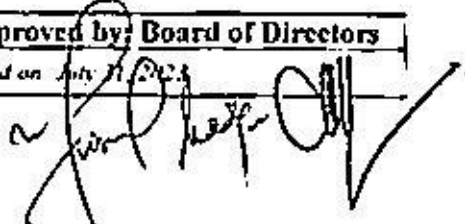
8. Monitoring and Assessing Grievance Handling Mechanism

8.1 Internal Audit Reviews

Sindh Insurance Limited's internal audit function shall review the grievance handling mechanism at least annually. Any non-compliance with internal or regulatory procedures shall be documented and reported to the Board Audit Committee

8.2 Performance Assessment

CEO shall do mystery shopping and policyholder satisfaction surveys to assess the effectiveness of the grievance handling process

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9. Reporting and Record Keeping

9.1 Quarterly Internal Reporting

The Claims Settlement Committee shall provide a quarterly summary of grievances (lodged, resolved, and pending) to the Board of Directors

9.2 Quarterly Reporting to SECP

Sindh Insurance Limited shall submit a quarterly summary of complaints to the SECP in the prescribed format within 20 days after the end of each quarter

9.3 Retention Period

Records of all complaints shall be maintained for a minimum of 3 years from the date of filing or the date of policy maturity, whichever is longer.

9.4 Complaint Handling Officer

Mr. Sarfaraz shall be Complaint Handling Officer to coordinate with and respond to regulatory authorities regarding complaints and their resolution

10. Policy Review

This policy shall be reviewed and updated annually or in accordance with any changes in regulatory requirements or business practices.

11. Claims Older Than 30 Days:

For claims older than 30 days claimant can contact through claimgrievances@sindhinsurance.com with company senior officials. The said email will be sent to Head of Claims/Head of Operations for resolution of the matter. Provided that above mention email address will be provided along with policy document and on Company's web site.

12. Contact to Federal Institutions:

If policyholder/claimant have any complaint or grievances against the insurance company, broker, agent, surveyor, or bank representative in respect of his/her insurance policy, he/she may contact the following:

- ❖ Federal Insurance Ombudsman
- ❖ Official Coordinator
Small Disputes Resolution Committee (Islamabad)
- ❖ Official Coordinator
Small Disputes Resolution Committee (Karachi)
- ❖ Official Coordinator
Small Disputes Resolution Committee (Lahore)

Provided that above mention institutions address will be provided along with policy document and on Company's web site.

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GRIEVANCE HANDLING PROCEDURE

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1. Acknowledgement:

All complaints will be acknowledged within 2 working days of receipt, via SMS, email, recorded line, or surface mail.

2. Complaint Resolution:

Complaints shall be resolved according to their criticality:

Minor complaints: Resolved within 7 working days of receipt

Less critical complaints: Resolved within 15 working days

3. Critical complaints:

Resolved within 30 working days, with investigation completed within 20 days and the final reply issued within an additional 10 days

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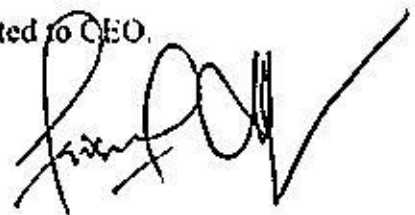
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If complaint not resolve within provided time frame it will be reported to CEO.



شکایت سے نمٹنے کا عمل

سندھ انشورنس کمپنی لمیٹڈ کسی بھی مواصلاتی چینل کے ذریعے موصول ہونے والی شکایات وصول کرے گا، بشمول تحریری شکایات، ای میلز، کال سینٹرز، فیکس، اور آن لائن فارم۔ سندھ انشورنس ٹیلی فون پر درج کی جانے والی زبان شکایات کو بھی ریکارڈ کرے گی، جو صداقت کی تصدیق سے مشروط ہے۔

اعتراف

تمام شکایات موصول ہونے کے 2 کاروباری دنوں کے اندر ایس ایم ایس، ای میل، ریکارڈ شدہ لائن کے ذریعے تسلیم کی جائیں گی۔

شکایت کا حل

شکایات کو ان کی تفہیم کے مطابق حل کیا جائے گا۔

معمولی شکایات وصولی کے 7 کام کے دنوں کے اندر حل کی جائیں گی۔

کم اہم شکایات: 15 کام کے دنوں میں حل ہو جائیں گی۔

اہم شکایات

30 کام کے دنوں میں حل ہو جائے گا۔ تحقیقات 20 دن کے اندر مکمل ہو جائیں گی اور حتمی جواب اضافی 10 دنوں میں جاری کیا جائے گا۔

ادائیگی سے متعلق شکایات کا حل

بالنسہ ہولڈر کو ادائیگیوں سے متعلق شکایات کو حتمی جواب کے 15 کاروباری دنوں کے اندر بالنسہ ہولڈر کو ادائیگی کرنے کے بعد ہی حل سمجھا جائے گا۔

غیر حل شدہ شکایات

اگر کسی شکایت کو بالنسہ ہولڈر کے اطمینان کے مطابق حل نہیں کیا جا سکتا ہے، تو سندھ انشورنس کمپنی لمیٹڈ فراہم کرے گی۔

انکار کی وجوہات کی واضح وضاحت۔

مندرجہ ذیل کے فورم کے بارے میں معلومات، جیسے کہ وفائی انشورنس محتسب۔

اضافہ کا طریقہ کار

اگر شکایت مقررہ مدت کے اندر حل نہیں ہوتی ہے تو اس کی اطلاع سی ای او سندھ انشورنس کو دی جائے گی۔

**GRIEVANCE IN RESPECT OF
INSURANCE POLICY / CLAIM**

“If you have any complaint or grievance against the insurance company, broker, agent, surveyor, or bank representative in respect of your insurance policy, claim, you may file your complaint with the company”

**Sindh Insurance Limited
1st Floor, Imperial Court,
Dr. Ziauddin Ahmed Road,
Karachi**

Phone: +92-21 35640715-17 Ext. 108

Website: www.sindhinsurance.com

Email: claimgrievances@sindhinsuranceltd.com



انشورنس پالیسی یا دعوے سے متعلق شکایت

”اگر آپ کو اپنی انشورنس پالیسی کے سلسلے میں انشورنس کمپنی ، بروکر ، ایجنٹ ، سروےر ، یا بینک کے نمائندے کے خلاف کوئی شکایت ہے تو ، آپ کمپنی میں اپنی شکایت درج کرا سکتے ہیں۔“

سندھ انشورنس لمیٹڈ

پہلی منزل، امپیریل کورٹ،

ڈاکٹر ضیاء الدین احمد روڈ،

کراچی

فون: 17-35640715-021

ویب سائٹ: www.sindhinsurance.com

ای میل: claimgrievances@sindhinsurance.com



COMPLAINTS IN RESPECT OF INSURANCE POLICY

If you have any complaint or grievance against the insurance company, broker, agent, surveyor, or bank representative in respect of your insurance policy, you may file your complaint with the following offices:

(1) FEDERAL INSURANCE OMBUDSMAN
2nd Floor, Pakistan Red Crescent
Society, Annex Building Plot # 197/5,
Dr. Daud Pura Road, Karachi.
Phone: 021-99207751-62
Website: www.fio.gov.pk

(2) OFFICIAL COORDINATOR, SMALL
DISPUTES RESOLUTION COMMITTEE
(ISLAMABAD)
The Manager in Charge,
Insurance Division, 3rd Floor,
NIC Building, 11, Inner Avenue,
Blue Area, Islamabad.
Phone: 011-920771-4 to 437
Email: complaints@scrp.gov.pk

(3) OFFICIAL COORDINATOR, SMALL
DISPUTES RESOLUTION COMMITTEE
(KARACHI)
The Deputy Director,
Securities Companies Division,
5th Floor, State Life Bldg, Reg. No. 2,
16/16c Road, O.C.I. Chundrigar Road,
Karachi.
Phone: 021-32-14204
Email: complaints@scrp.gov.pk

(4) OFFICIAL COORDINATOR, SMALL
DISPUTES RESOLUTION COMMITTEE
(LAHORE)
The Deputy Registrar of Companies,
Company Registration Office-Lahore,
Associate House, 3rd & 4th Floor,
7-Egyptian Road, Lahore.
Phone: 042-99207751-56 ext. 23
Email: complaints@scrp.gov.pk

پیسہ پالیسی کے متعلق شکایت

اگر آپ کو اپنی پالیسی کے حوالہ بشورس میں بروکر
ایجنٹ سرورسز یا بینک نمائندے کے خلاف کوئی شکایت
ہو تو آپ درج ذیل دفاتر میں مابذکر سکتے ہیں۔

(1) وفاقی انشورنس مجسٹریٹ
بینڈ ٹیو، پاکستان، ڈی آر اینٹ سوسائٹی، ایٹمی بلڈنگ
پلاٹ نمبر 197/5، ڈاکٹر داؤد چنڈریگر روڈ، کراچی
فون: 021-99207701-62
www.fio.gov.pk

(2) دفتری رابطہ کار سال ڈسپوٹیشن
ریزولوشن کمیٹی (اسلام آباد)
سیکرٹری جنرل ایگزیکٹو کمیشن آف پاکستان
گورنمنٹ سٹی آف ایٹمی بلڈنگ، اسلام آباد
فون: 051-9207091-4
complaints@scrp.gov.pk

(3) دفتری رابطہ کار سال ڈسپوٹیشن
ریزولوشن کمیٹی (کراچی)
سیکرٹری جنرل ایگزیکٹو کمیشن آف پاکستان
5th Floor, State Life Bldg, Reg. No. 2,
16/16c Road, O.C.I. Chundrigar Road,
Karachi.
فون: 021-32414204

(4) دفتری رابطہ کار سال ڈسپوٹیشن
ریزولوشن کمیٹی (لاہور)
سیکرٹری جنرل ایگزیکٹو کمیشن آف پاکستان
7-Egyptian Road, Lahore.
فون: 042-99207751-56 ext. 23
complaints@scrp.gov.pk