



GRIEVANCE HANDLING PROCEDURE

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.

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

4. 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.

5. 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. Escalation Procedure

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