

SANASA LIFE INSURANCE COMPANY PLC

Customer Complaints Handling Procedure

Sanasa Life Insurance Company PLC is committed to providing high-quality customer services in relation to life insurance products. As a company providing insurance protection to the nation, we value customer complaints and treat that the information pertaining to complaints give an opportunity for us to improve our service standards.

If you are dissatisfied with our services, you could inform us by way of a complaint. We will address your issue by providing a fair and considered response.

This document describes our complaints procedure and how you can make a complaint. It also informs you about our service standards and what you can expect from us.

What is a complaint?

It is an expression of dissatisfaction made to us about any kind of service provided by us.

What is a resolution?

It is an agreement reached between all parties involved in the complaint. Also it is important to know that the **complainant** (person who has made the complaint) is satisfied that the complaint was handled fairly, impartially and transparently and the action taken offers a solution.

How a complaint is lodged?

You can lodge a complaint in Sinhala or Tamil or English in person at any of our offices, by phone, via facsimile, in writing, email or online through the company web site by using our Complaints Form. Our Complaints Form is available from our reception or on our website. Your Complaint has to be forwarded to our Complaints Handling Officer whose details appear below.

Copies of reference letters/documents relevant to the complaint have to be submitted along with the duly completed Complaints Form.

Details of the Complaints Handling Officer

Name	Jayantha Halloluwa
Designation	Complaints Handling Officer
Address	Sanasa Life Insurance Company P.L.C., 340 2/1,R.A.De Mel Mawatha,Colombo 03.
Direct line	0112002027

Mobile	0774429942
Fax	0112574705
Email	jyantha@sicl.lk

What is the process of the complaint management process?

Our usual process consists of four (04) basic steps and the number of steps to be followed is decided based on the complexity of your complaint and always our aim is to resolve your complaint as quickly as possible.

1. Register:

All your complaints will be recorded on our complaints register (database) and then a reference number relevant to the complaints is issued under which the future references to be made.

2. Acknowledge:

We take action to acknowledge the receipt of your complaint within three (03) working days of receiving it. At the same time we will tell you who is dealing with your complaint and the contact number of the officer who handles your complaint.

3. Review and investigation:

Based on the nature and the complexity of your complaint, it will be forwarded to the relevant officer or to the in charge of the relevant section/department or to the complaint management committee consisting of high ranking senior managers of the company.

If we are successful to make a resolution to your complaint within three (03) working days, the resolution is communicated to you along with the acknowledgement.

However, we like to mention that the time taken to complete the investigation process of your complaint and to resolve it will not exceed fourteen (14) working days from the date of the complaint received.

4. Follow up:

Once the resolution is communicated to you, we contact you on the phone and check with you whether you are satisfied with the resolution already made on your complaint.

We, then explain you the escalation process, if you are not satisfied with the resolution.

5. Appeal process:

If our response is not accepted by you and a resolution cannot be reached between the both parties concerned, you have the right to appeal against the resolution. The officer to be contacted to make the appeal is the Appeals Handling Officer whose details are

stated below. This process re-examines complaint handling process already followed and the resolution already made by a special committee which consists of the most senior officers of the company.

Further we ensure that we will respond to an appeal as such within thirty (30) days from the date of complaint received.

Details of the Appeals Handling Officer

Name	Chandana C Divigalpitiya
Designation	Specified Officer
Address	Sanasa Life Insurance Company P.L.C., 340 2/1,R.A.De Mel Mawatha,Colombo 03.
Direct line	0112002021
Mobile	0773744219
Fax	0112574705
Email	chandana@sicl.lk

6. Monitoring:

You have the right to inquire about the progress of your complaint at any stage of the complaint management process by contacting the officer whose details communicated to you at the acknowledgement stage by referring your complaint registration number.

What if you are still dissatisfied?

After we have fully investigated and given the decision of the appeal committee, if you are still dissatisfied with our final resolution of the appeal or the way we dealt with your complaint, it can then be referred to the Insurance Ombudsman or to the Insurance Regulatory Commission of Sri Lanka (IRCSL).

Details of the Ombudsman

Telephone Number: 0114528671

Address: Insurance Ombudsman,
No 143 A Vajira Road, Colombo 05

Email: info@insuranceombudsman.lk

Details of the IRCSL

Telephone Number: 011 2396184-9 / 011 2335167

Address: Director Investigations

Insurance Regulatory Commission of Sri Lanka

Level 11 East Tower, World Trade Center, Colombo 01

Email : investigation@ircsl.gov.lk / info@ircsl.gov.lk