

Complaints Handling Procedures - Health Insurance

Alliance is committed to providing the highest standards of service to its customers. If you feel we failed to honor our promise/commitment and you would like to raise a complaint, your complaint will be dealt with fairly and promptly.

The information provided here will show you how to:

- Make a complaint,
- Contact the right person quickly,
- Take further action if you are unhappy with the outcome.

The quickest way to address your complaint is to follow the procedure detailed below:

1. Complaint forms

If you are not using the online complaints facility, your complaint is then preferably made in writing using the proper form:

- a. You can ask for a printed form from our head office (locations can be obtained through our website www.alliance-uae.com);
- b. The form can be downloaded from our website by following the link www.alliance-uae.com

2. Submission of complaints

You have several options to submit your complaint:-

- a. The easiest way to lodge your complaint is by using the Online facility, filling the form, and submitting it directly through our website www.alliance-uae.com
- b. Download and fill out the form and send the completed form with any supporting documents by email to care@alliance-uae.com
- c. Fax the form (and any supporting material) to Alliance Insurance PSC. Fax No. **04 6051112**.
- d. Direct line to answer any complaints and queries. Complaint Hotline. **04 6051281**
- e. Hand delivery or sending the form (and any supporting documents) by letter or courier to our office address:

Alliance Insurance PSC
P.O.Box: 5501, 2nd Floor, Warba Center
Abu Baker Al Siddique Road, - Dubai

3. What happens once your complaint is received?

- a. Once you have lodged your complaint, we will acknowledge it within two working days of receipt of the complaint. If you submit your complaint through the online facility, you will receive an email acknowledgment;
- b. The Complaints Officer will refer your complaint to the concerned person/department, which will investigate it thoroughly, and shall provide a written response detailing the outcome of our investigation and a decision provided to you within one working week;
- c. In the unlikely event that your complaint is not answered within the timeframes mentioned in **(3. b)**, we will write and let you know the reasons why and any further action we may take, including when we anticipate a conclusion of our investigation;
- d. In the unlikely event that your complaint is not resolved, or you are not satisfied with the solution provided, you have the right to escalate your complaint through the same channels to Alliance's CEO office. Your escalation will be acknowledged as per **(3. a)**, and a written answer will be provided within two working weeks from the date of escalation;
- e. After receiving the CEO's written decision, and if you are still not satisfied, you can write directly to the Local Insurance Regulatory Authority:

You have the right to skip the above procedures/steps and proceed directly with the competent authority before escalating the complaints to us.

4. Our commitment

The following standards apply to all complaints handling:

- a. We will conduct complaints handling in a fair, transparent, and timely manner;
- b. We will make available information about our complaints handling procedures;
- c. We will only ask and take into account relevant information when deciding on your complaint;
- d. You will have access to the information we have relied upon in assessing your complaint;
- e. At all times during this complaint process:
 - ✓ You will be treated with courtesy;
 - ✓ Your information will be handled confidentially;
 - ✓ You have the right to enquire about the progress of your complaint;

5. Complaints procedure review

On a monthly basis, the Complaints Officer will submit a detailed report to the Department Manager, reviewing the information and initiating remedial action to close any gaps identified. Corrective action can be taken in one of two ways:

- a. Introducing new procedures to address the gaps identified;
- b. Ensuring strict compliance with existing controls where a failure of implementation resulted in upheld complaints.

However, if any upheld complaint is deemed serious, then immediate remedial action will be initiated without the need to wait for the monthly review. The Complaints Officer, the Department Manager, or any relevant staff investigating the complaint have the right to flag the complaint as requiring immediate remedial action.