

## INSURANCE COMPLAINTS PROCEDURE

**Clover Middle East Insurance Brokers LLC** (hereinafter “**Clover Brokers**” and/or the “**Company**”) is committed to provide services to our customers in accordance with highest services standards and laws and regulations applicable in the United Arab Emirates.

We understand that sometimes our customers can complain about terms and conditions of the issues policies. From our side, we ensure to review each complaint individually and find the best solution to satisfy customer needs.

Prior submitting a complaint to us, please review this “Insurance complaints procedure”.

### 1. Submission

The customer should submit complaint through one of the following channels:

- a. Phone +971 4 388 71 77
- b. Email – [complaint@clover-brokers.com](mailto:complaint@clover-brokers.com)
- c. Online
- d. By visiting our office – office 1609, Silver Tower, Business Bay, Dubai, UAE

When submitting complaint, the customer should provide the following information:

- a. Full name of the customer
- b. Name of the insurance company
- c. Policy type and number
- d. Contact number and email
- e. Brief description of the complaint
- f. Supporting documents (if any)

### 2. Acknowledgement

The Company will send an acknowledgement of your complaint within 24 hours from receipt, register complaint reference number and appoint a designated employee who will be handling your complaint.

### 3. Assessment

Clover Brokers will review the received complaint within 2 working days and, if required, revert to the customer to obtain outstanding information and documents.

Based on the assessment, the complaint can be prioritized as:

#### **Urgent**

High negative impact on customer health, life or business. Such complaint should be investigated and resolved within 24 hours from acknowledgment date.

#### **Not urgent**

If the complaint has lower impact on customer health, life or business, it should be investigated and resolved within 5 business days from acknowledgment date.

Clover Brokers acts in the best favour of its customers and will put all reasonable efforts to resolve complaints in a timely manner. But in complicated cases, the assessment and investigation time can be extended.

### 4. Investigation

Once all necessary details have been collected, the Company will investigate the complaint, consult the respective insurance company to ensure that all required details of the complaint have been collected and clearly identified.

### 5. Resolution

After the completion of investigation stage, Clover Brokers will contact the customer to inform him/her about results and propose suitable actions.

If the customer agrees with the resolution, the Company will complete required actions and close the complaint.

### 6. Escalation

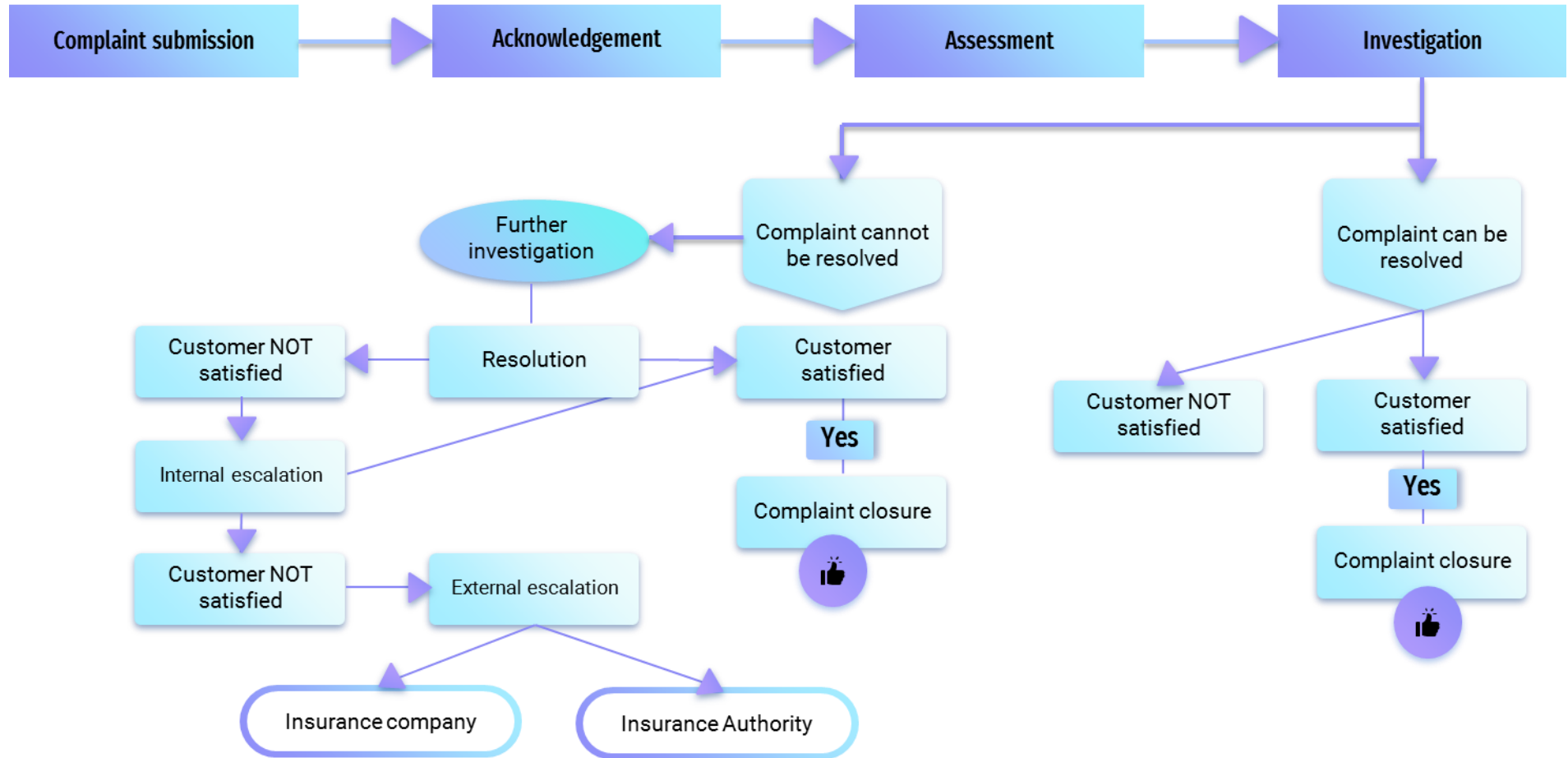
If the customer is not satisfied with the Company resolution, he/she can escalate the complaint to the following authorities:

**The Dubai Health Authority (DHA)** – for health insurance complaint please click [HERE](#)

**The Insurance Authority** – please click [HERE](#)

**Department of Health Abu Dhabi** – please click [HERE](#)

# Insurance Complaint Flowchart



### COMPLAINTS KEY PERFORMANCE INDICATORS (KPIs)

Submitting channel	Acknowledgment KPI	Acknowledgment channel
By phone	24 hours	Email
By web form	24 hours	Email
Personal meeting	Immediate	Email
By email	24 hours	Email