

INSURANCE COMPLAINTS PROCEDURE

Clover Insurance Brokers (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 jurisdictions where the Company operates.

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
- b. Email
- c. Online
- d. By visiting our office

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 acknowledgement 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

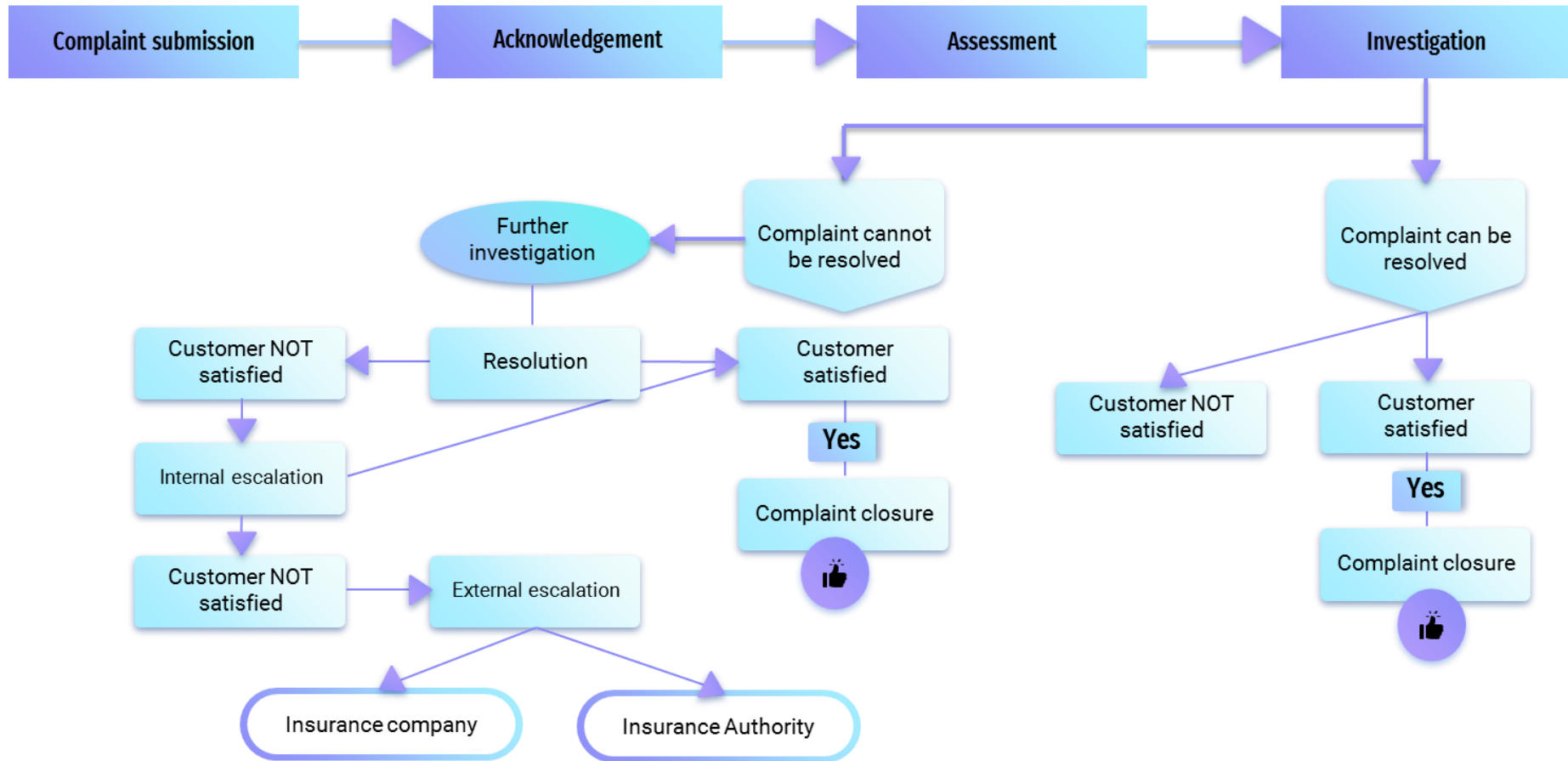
After the completion of investigation stage, Clover Brokers will contact the customer to inform him/her about results and propose suitable actions.

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 relevant government authorities

Insurance Complaint Flowchart



COMPLAINTS KEY PERFORMANCE INDICATORS (KPIs)

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

Reporting

Clover Brokers will produce monthly complaints reports reflecting the following information:

1. Number of received complaints with breakdown on
 - a. Category
 - b. Fully resolved
 - c. Partially resolved
 - d. Not resolved
 - e. Denied (prior to external escalation)
 - f. Escalated to the relevant government authority
 - g. Outstanding complaints at end of each calendar month
2. Customers' satisfaction score
1 = fully satisfied, 2 = largely satisfied, 3 = largely unsatisfied, 4 = completely dissatisfied
3. Complaints' resolution time