AL-ITTIHAD AL-WATANI
الإتحـاد الـوطنـي

Complaint Management Policy

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1. Purpose

Al-Ittihad Al-Watani welcomes and encourages feedback of all kinds from our customers, partners and other external stakeholders.

We consider the feedback on our products and services not as complaints, but as a means of improvement and development. Each complaint, whether justified or not, is an opportunity for us to correct any deficiency in the products or services we provide.

It is our policy to resolve Complaints quickly and fairly, where possible, without recourse to formal investigations.

In particular, the purpose of this Complaints Management Policy is:

a. To provide a clear process for any customers who wish to make a complaint

b. To ensure that all complaints are handled equally, fairly and timely

c. To ensure that everyone working for or with Al-Ittihad Al-Watani knows how to handle complaints

d. To ensure that important information is gathered and used to avoid same or similar situations arising again in the future

e. To detect the level of quality of service really perceived from the company's business process and take the necessary measures to improve and develop them further.

f. To improve customer satisfaction and strengthen customer loyalty

2. Scope

This Policy applies to the provision of services by Al-Ittihad Al-Watani, its customer service and its employees. For the purposes of this policy, any reference to Al-Ittihad Al-Watani also includes its employees.

This Policy covers all complaints made regarding our products and services at various contact points.

A complaint is defined as any expression of dissatisfaction by a customer, potential customer, any stakeholder or any regulatory body made to Al-Ittihad Al-Watani directly or indirectly which is related to the product or services provided by Al-Ittihad Al-Watani or which is related to an employee of Al-Ittihad Al-Watani or provided by stakeholders of Al-Ittihad Al-Watani.

Complaints may relate to any of the activities of the company, and may include (but are not be limited to):

- The quality of customer service received
- The behavior and/or professional competence of Al-Ittihad Al-Watani employees or those of third-party service providers
- Delays, defects, poor service or other problems associated with the provision of services by Al-Ittihad Al-Watani

On the other hand, any expression of dissatisfaction with a denial of coverage which is clearly not covered by the policy or when the cost of the claim exceeds the monetary limit granted under the policy does not constitute a complaint.

However, when the case of the complaint relates in whole or in part to vague wording or unclear definitions in the wording, terms and conditions of the policy, or the table of benefits, this will be considered as a complaint.

In keeping with our values and our commitment to understanding customer requirements and perceptions, we will document unwarranted complaints in order to leverage those cases to potentially improve our service delivery.

That being said, here are types of cases that are not considered to be complaints and will therefore have to be addressed to the appropriate department:

- General questions about our services
- Matters concerning contractual or other legal disputes
- Formal requests for the disclosure of information, for example, under the applicable data protections regulations

3. Terms & Definitions

a. **Complainant** means the person or organization making the complaint.

b. **Client/Customer** means a person or organization receiving advice, a service, using the facilities, or engaged in a business relationship, or any other person or organization having an interest in the functions or activities of Al-Ittihad Al-Watani.

c. **Stakeholders** are person or organization engaged in a business relationship or/ and are affected in some way from the decisions of the business.

d. **Acknowledgement** means communication to the complainant or their organization that the complaint has been received and is being processed.

e. **Priority** suggests the severity of a complaint to help determine the course of action to be taken.

f. **Complaint Manager** is an employee of Al-Ittihad Al-Watani who is entrusted with the responsibility of managing complaints along with their replies.

g. **Complaint Management System** is the process of how Al-Ittihad Al-Watani handles, manages, responds to and report complaints. System is put into place to track and trend the data that is captured by the complaint management process.

h. **Complaint Owners** mean an individual who is responsible for resolving the complaint. The complaint owner may or may not be the source of the complaint.

4. How to make a complaint?

All complaints, whether they concern our services or our employees, should be made in one of the following ways:

- By phone, by calling our offices at +971 4 210 6800
- By email, addressed to support@unic-aiaw.com
- Using the Complaints section of our website https://www.alittihadalwatani.com/
- By visiting any of our offices and reporting a complaint to any of our team members

When making a Complaint, the following information will be required, in as much detail as is reasonably possible:

- Complainant name, telephone number and email address (we use the complainant's preferred contact method as the complaint is handled)
- If the complainant is making a complaint on behalf of someone else, both person's name and contact details are needed
- If the complainant is making a complaint about a particular transaction, the reference of that transaction, policy number, parties involved and date of the transaction
- If the complainant is making a complaint about a particular employee or that of a third-party service provider, the name and, where appropriate, the position of that employee
- Further details of the complaint including, as appropriate, all times, dates, events, and people involved
- Details of any documents or other evidence the complainant wishes to rely on in support of the complaint
- Details of what the complainant would like Al-Ittihad Al-Watani to do to resolve the complaint and to put things right (to note that whilst we will make every reasonable effort to accommodate such requests, we are not bound to take any action beyond what we may be contractually or otherwise legally obliged to take).

5. How to handle a complaint?

a. Assessment of the complaint

As soon as the complaint is reported, the person who receives it sends it to the complaints manager who assigns it to a complaints owner under the appropriate department, defines its priority level and acknowledges receipt of it in writing within 3 working days of receipt, clearly mentioning the reference number of the complaint.

b. Investigate the complaint

From there on, the role of the complaint owner and the complaint manager is to initiate an investigation to understand the facts that led to the complaint.

If the complaint relates to a specific employee or that of a third-party service provider, that person will be informed and given a fair and reasonable opportunity to respond. Any communication between the complainant and the employee in question should take place only via the complaint owner appointed to handle the complaint and complainants are kindly requested not to contact the employee in question directly concerning the complaint while we are working to resolve it.

If any further information or evidence is required, the assigned complaint owner contacts the complainant as quickly as is reasonably possible to ask for it. The complainant is kindly requested to put any reasonable efforts in supplying any such information or evidence as quickly as possible to avoid delaying the complaints resolution process. If for any reason the complainant is unable to provide such information or evidence, we will use all reasonable efforts to proceed without it. However, it is important to note that we do not ask for further information or evidence unless we consider it important to the successful resolution of the complaint.

c. Resolve the complaint

At the end of the investigation stage, the complaint owner determines what it proposes as a solution to the complaint and informs the complainant of it. If no satisfactory solution has been found, the complaint owner informs the complainant of the company's position on the situation and the reason for not being able to resolve the case up to the complainant's expectations.

The complaint is considered closed if:

- The company fully consented to the complainant's request
- The complainant expressed his acceptance of the company's decision
- The complainant does not reply in reaction to the resolution proposed by the company, within 2 days of receipt of the company's notification of the proposed resolution.

d. Re-open the complaint

If the complainant is not satisfied with the outcome, he can re-open the case by contacting the complaint owner or replying to the company's notification of the proposed resolution, within 2 days of its receipt by the complainant (failing which, the complaint is considered to be satisfactorily closed).

Alternatively, the complaint may be reopened if the customer provides fresh evidence / additional requirements to support his stand.

In both cases, the complaint is escalated to the manager of the complaint owner (or any higher authority within the company, as require) for review of the earlier decision, and the outcome is notified to the complainant.

If the latter is still unhappy or dissatisfied with the company's final response or with any delay (more than 15 working days), s/he can refer the complaint to the relevant authorities, i.e. the Dubai Health Authority (DHA) by visiting the following link https://www.isahd.ae/Home/Ipromes, or Health Authority of Abu Dhabi (HAAD) and/or the Insurance Authority by visiting the following link https://www.doh.gov.ae/en/contact-us.

6. Reporting

A monthly report of all complaints received, and the status of ongoing complaints is generated and submitted to the company's CEO and Risk Manager.

In addition, an annual report covering calendar year is submitted to Dubai Health Authority, Health Funding Department no later than 7 January each year.

7. Confidentiality & Data Protection

All complaints and information relating thereto are treated with the utmost confidence. Such information will only be shared with those employees of Al-Ittihad Al-Watani who need to know in order to handle the complaint.

All personal information that we may collect (including, but not limited to, the name, address and contact details of the complainant) will be collected, used and held in accordance with the provisions of our privacy statement.

8. Questions & Further Information

Any questions or further information about any aspect of this Complaints Policy or about our Complaints Procedure can be addressed to Al-Ittihad Al-Watani Compliance department by email at noora.kaidi@unic-aiaw.com

9. Policy Responsibility & Review

Overall responsibility and implementation for this Complaints Policy within Compliance Department.

This Complaints Policy is regularly reviewed and updated as required.

This Complaints Policy was last updated in November 2021.

10. Complaints Handling Process

