



**WEHBEINSURED**  
**وهبة لخدمات التأمين ش.ذ.م.م.**  
**WEHBE INSURANCE SERVICES L.L.C.**

**COMPLAINTS MANAGEMENT**  
**POLICY**

This policy shall not be reproduced, changed, or transferred to any unauthorized person without the prior consent from the Author.

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Wehbe Insurance Services L.L.C  
Insurance Authority Registration No. 106 of Year 1997

وهبة لخدمات التأمين ش.ذ.م.م.  
التسجيل لهيئة التأمين رقم 106 لسنة 1997

## TABLE OF CONTENTS

1. INTRODUCTION.....	4
2. PRINCIPLES.....	4
3. OBJECTIVES AND SCOPE .....	4
4. RESPONSIBILITIES.....	4
5. DEFINITION AND TYPES .....	5
6. COMPLAINT CHANNELS .....	6
7. COMPLAINTS MANAGEMENT PROCESS .....	6
A. IDENTIFY.....	6
B. INVESTIGATE .....	6
C. RESOLVE .....	7
D. REPORT.....	8
E. LEARN AND TRAIN.....	8
8. COMPLAINT ESCALATION .....	8
9. REVIEW .....	8

## 1. INTRODUCTION

WEHBE Insurance Services LLC or WEHBE (the "Company") is committed to ensuring that all customer complaints are managed in a responsive, efficient, effective, and fair manner. This policy is designed to ensure that customer complaints about WEHBE services are managed through an effective and consistent process.

## 2. PRINCIPLES

WEHBE recognizes the importance of being heard and continuously improve through customer feedback, suggestions or complaint as such uphold the below principles in the complaints management:

- Acting fairly and proportionately without unlawful discrimination or prejudice
- Being customer focused and handling complaints sensitively
- Putting thing right by providing prompt, appropriate and proportionate addressal
- Being Open and Accountable through transparency in engagement
- Seek continuous improvement using Customer feedback
- Appropriately manage any conflict of interest

## 3. OBJECTIVES AND SCOPE

The objective is to improve customer confidence, satisfaction, and loyalty in respect of WEHBE Services and to:

- Promote the dealing by companies with customer dissatisfaction in a swift, effective, and fair manner
- Provide a clear escalation process regarding complaints received both internally and externally Use complaints to enhance procedures and correct procedural or policy deficiencies
- To allow customers to report instances where parties are not complying with the Insurance Authority regulations, DHA regulation or Department of Health Abu Dhabi.

The policy applies to all the stakeholder's customer, third parties and partners. Employee complaints are generally handled through internal grievance process.

## 4. RESPONSIBILITIES

- The CEO is responsible for ensuring the policy approval and implementation.
- The Compliance Officer/Head of Compliance is responsible for development, maintenance, enforcement, and endorsement of the policy.
- All WEHBE Employees are responsible to read, understand and adhere to this policy in their day-to-day activities.
- The Compliance Officer/Head of Compliance is responsible to conduct awareness about the policy to WEHBE Employees.
- Head of Department/Managers are responsible for compliance to this policy within their area(s) of concern/department.
- The Compliance Officer/Head of Compliance and the Internal Auditor is responsible to carry out periodic check on the level of implementation of the policy.

## 5. DEFINITION AND TYPES

### A. COMPLAINTS

Any expression of dissatisfaction by a customer, potential customer or other business partner or any regulatory body made to the company either directly or indirectly which is related to a product or service provided by the company or which is related to an employee of the company or which is related to a service provided by WEHBE will be complaints.

#### Guidance:

*An explicit comment or statement from the customer or third-party such as "I want to make a complaint" or "Who do I complain to about this?" indicates the existence of a complaint.*

*An expression of dissatisfaction such as "I am not happy with..." or "I am not satisfied with what you are saying..." or "This policy that I was sold does not meet my needs" indicates the existence of a complaint.*

*A statement that expectations were not met such as "I was told that....but this has not happened" or "You promised to... but..." or "I asked for...but did not receive..." indicates the existence of a complaint.*

### B. NOT COMPLAINTS

Any expression of dissatisfaction concerning the denial of coverage that is not covered under the policy or where the cost of a claim exceeds the monetary limit under the terms of the policy are not complaints. However, where the complaint relates wholly or in part to vague wording or unclear definitions in the policy wording, terms and conditions, or table of benefits, it will be considered as a complaint.

### C. TYPE OF COMPLAINTS

WEHBE has segregated Complaints into two type namely Internal Complaints pertaining to WEHBE employees and its services and the second one as External Complaint In relation to the Insurance Companies Product and Services.

### D. CATEGORIES OF COMPLAINTS

<b>C1. Insurance application and product</b> <ul style="list-style-type: none"> <li>Product dissatisfaction or Suitability.</li> <li>Changes to Policy Terms (exclusions, application conditions, coverage, renewal, premiums).</li> <li>Misleading information.</li> </ul>	<b>C3: WEHBE Service</b> <ul style="list-style-type: none"> <li>Complaint against WEHBE employee (attitude, efficacy, behavioral and knowledge).</li> <li>Administrative or Operational process or procedures.</li> <li>Customer instruction not executed timely.</li> <li>Mis-selling of a particular product.</li> </ul>
<b>C2. Claims/Refunds</b> <ul style="list-style-type: none"> <li>Denial of Claims or coverage when ideally it should have been paid.</li> <li>Claim or request was not handled timely or there was delay.</li> <li>Unsatisfactory settlement.</li> <li>Delay in Refunds.</li> </ul>	<b>C4: Others</b> <p>Any other complaints in relation to the marking or sales pressure or any of the not falling in the above.</p>

## 6. COMPLAINT CHANNELS

The Customer can use the following reception channels i.e., calls, email, Filling the form, physical visit to the office etc. or through your respective adviser at WEHBE to lodge the complaint with WEHBE:

Telephone	Email	Website form	Physical Address
+97147048600	Complaints@wehbeinsured.com	www.wehbeinsured.com	5th Floor, Oud Metha Offices, P. O. Box 2550 Dubai, UAE

## 7. COMPLAINTS MANAGEMENT PROCESS



### A. IDENTIFY

#### Identify

Any of the employee can receive the complaint. The receiver of the complaint from any reception channel should understand and analyse whether the issue raised is a complaint or not. Unless the complaint has been resolved at the outset, the receiver shall email the issue/complaint to the Head of the relevant department and the Compliance.

#### Log in Complaint register

The complaint will be recorded in the WEHBE Complaint Register along with the supporting information.

The record of the complaint will document:

- the contact information of the person making a complaint i.e., Complaint
- Complaint assessor and investigator
- Category and details of the complaint raised by the person making a complaint and the outcome/s they want
- Source of the complaint (email, physical visit, Phone, third party and online)
- Type of Complaint Internal (WEHBE) or External Complaint (INSURER OR THIRD PARTY)
- any additional support the person making a complaint requires.

### B. INVESTIGATE

#### Assign Investigator

The Head of Department will assign the investigator/Complaint Handler who would be the Senior team member. WEHBE will address each complaint with integrity and in an equitable, objective, and unbiased manner. The Head of Department will ensure that the person handling a complaint is different from any staff member whose conduct or service is being complained about.

### **Acknowledge**

An acknowledgement will be sent by the Complaint Handler within 3 days from the receipt of the complaint on requesting additional information if any and/or provided tentative timelines for due addressal of the complaint. Consideration will be given to the most appropriate medium for communicating with the person making a complaint.

### **Assessment**

When assessing how a complaint will be managed, WEHBE will consider:

- How serious, complicated, or urgent the complaint is
- Whether the complaint raises concerns about people's health and safety
- How the person making the complaint is being affected
- The risks involved if resolution of the complaint is delayed, and
- Whether a resolution requires the involvement of other organizations.

### **Confidentiality**

In case of Sensitive complaints, WEHBE will protect the identity of people making complaints where this is practical and appropriate. Such sensitive complaints shall be dealt similar to the medical department complaints with restricted access.

## **C. RESOLVE**

### **Informing**

The Complaint Handler will keep the person making the complaint up to date on our progress, particularly if there are any delays.

### **Outcomes**

Following consideration of the complaint and any investigation into the issues raised, Complaint Handler or the Head of Department will contact the person making the complaint and advise them:

- the outcome of the complaint and any action taken
- the reason/s for the decision
- the remedy or resolution/s that WEHBE has proposed or put in place, and
- any options for review that may be available to the complainant, such as an internal review, external review, or appeal.

### **Closure**

WEHBE aim to resolve all the internal complaints related to WEHBE within 7-10 days and in cases where the complaints related to the Insurance provider or third parties, such may take up to 15 days. In instances where more information is requested from the person making the complaint or where there are unavoidable delays the complaint handler will keep the person notified of the same.

WEHBE will keep comprehensive records about:

- How did Complaint Handler managed the complaint
- The outcome of the complaint (including whether it or any aspect of it was substantiated, any recommendations made to address problems identified and any decisions made on those recommendations, and
- Any outstanding actions that need to be followed up.

Upon Successful closure of the complaint, the Complaint Handler/Head of the Department shall place a request with the Compliance Officer/Head of Compliance for closure of complaint along with the investigation supports.

#### Complaints received through the Authorities

For any complaints received through the Insurance Authority, Dubai Health Authority or Department of Health WEHBE will respond through the same channel of communication from the Authorities and provide timely updates to the authorities. The process of the investigation will be similar to the above and resolution will be provided directly to the Authorities.

#### D. REPORT

We will ensure that outcomes are properly implemented, monitored, and reported to the Compliance Officer/Head of Compliance and/or the Executive Management. As part of ongoing oversight on the status of complaints, WEHBE will carry out Internal reporting to the Executive Management and External reporting to the Insurance Authority or Health Authorities.

Frequency	Details	Ownership
Monthly	A monthly report of all Medical Complaints received and its Status to Executive Management and the Compliance Officer/Head of Compliance.	Head of Department
Quarterly	A quarterly status of all complaints to the Executive Management	Compliance Officer
Annually	An annual report covering the calendar year must be submitted to Dubai Health Authority, Health Funding Department no later than 7 January each year	Head of Department

#### E. LEARN AND TRAIN

To avoid any repetitive internal complaint for WEHBE, learning from the complaint shall be factored into the operational process review and Policies and Procedures. WEHBE Staff will be trained at least annually on the Complaints management policy by the Compliance Officer/Head of the Compliance and specific training within department shall be conducted by the Head of Department.

### 8. COMPLAINT ESCALATION

#### Internal Escalation

In case the complainant is dissatisfied with outcome of the Complaint, such shall be escalated to the Compliance Officer/Head of Compliance and decision of the Complaint in discussion with the Executive Management shall be notified to the complainant within 10 working days from the date of escalation.

#### External Escalation

In case person making the complaint is still unsatisfied with the escalated response, then they can raise the matter to the Insurance Authority who regulate and supervise the insurance sector in the UAE and if pertains to the Medical Insurance then to respective Health Authorities in the UAE.

Authorities	Insurance Authority	Dubai Health Authority	Department of Health – Abu Dhabi
Website	<a href="http://www.ia.gov.ae">www.ia.gov.ae</a>	<a href="http://www.dha.gov.ae">www.dha.gov.ae</a>	<a href="http://www.doh.gov.ae">www.doh.gov.ae</a>
Complaints Link	<a href="#">Submit a Dispute</a>	<a href="#">ipromes</a>	<a href="#">Contact us</a>

### 9. REVIEW

The Policy will be periodically reviewed for any changes or at least annually.

**WEHBE COMPLAINT FLOWCHART**

