

UAP OLD MUTUAL LIFE ASSURANCE CUSTOMER SERVICE CHARTER

1. OUR PURPOSE

To help our customers thrive by enabling them to achieve their lifetime financial goals, while investing their funds in ways that will create a positive future for them, their families, their communities and broader society.

2. OUR VISION

To be our customer's most trusted lifetime partner, passionate about, helping them achieve their financial goals and by helping generations achieve those goals build financial prosperity of the societies.

3. OUR COMMITMENT TO CUSTOMERS

- ▶ We are committed to making it **EASY** for our Customers and Intermediaries to do business with us.
- ▶ We are committed to ensuring our Customers and Intermediaries feel **VALUED** for placing their business with us.
- ▶ We are committed to ensuring that our Customers and Intermediaries have **PEACE OF MIND** that their business is safe with us and that we will treat them fairly at every point of our interaction with them.

4. OUR SERVICE LEVEL STANDARDS

1. We will issue you with a policy document within 5 working days of receiving fully completed proposal forms or placing of risk notes and payment of premium due.
2. We will settle all claims and payments to customers within 7 working days after receiving complete and correct documentation.
3. We will settle all payments to service providers and suppliers within 30 calendar days or as per our contract specifications.
4. We will send all Customers Premium statements on a quarterly basis
5. We will notify customers with premium arrears – 15 days after they fall due.
6. We will send out warning notifications to our customers at least 2 months prior to their policies lapsing.
7. We will dispatch group business quotations within 48 hours of receipt of the request.
8. We will update our trustees regarding any changes in the pensions industry 30 days before they come into effect.
9. We will notify our occupational scheme trustees of any outstanding contributions by the 5th of every subsequent month.
10. We will receipt all premiums within 3 working days of the funds clearing on our account.
11. We will respond to your complaints/queries within 24 hours.
12. We will launch all direct debits as per the signed mandated dates.
13. We will process commissions by 10th of every month.

5. YOUR RESPONSIBILITIES AS A CUSTOMER

1. To provide accurate and complete information on your proposal form and notify us immediately in case any of the information changes.
2. To read your policy document within 30 days of receiving the document and; if not satisfied with the terms and conditions of the policy to return the policy document and decline the policy within the 30 days and any premium paid will be refunded to you.
3. To ensure your premium is paid when it falls due, on the date that your policy is issued and subsequently, the recurring dates on which your premium becomes due.

6. OUR COMPLAINTS PROCEDURE

If you are dissatisfied with the services provided by us, you can lodge a complaint with us in one of the following ways:

- In person by speaking to any of our customer experience staff
- By telephoning us on our toll-free line: 0800132700
- By emailing us on the e-mail: careulc@uap-group.com
- By WhatsApp: +256793203516
- By writing to us on the Postal addresses shown in the Contact Details (Section 7) below
- If we receive your complaint verbally and we consider it appropriate, we may ask you to put your complaint in writing.

- We will treat each customer complaint seriously and investigate all cases thoroughly. Each investigation will be concluded and communicated within **14 working days**. If you are not satisfied with the outcome of the resolution of the complaint, you can refer the matter to the regulator for arbitration.

All cases arbitrated for, or taken to court will take on the arbitration and court processes and timelines.

The regulators' contacts are as shown below:

INSURANCE REGULATORY AUTHORITY (IRA)

Plot 5 Kyadondo Road
Block B 2nd Floor Legacy Towers
P O Box 22855, KAMPALA
Tel: 0417-425 500/0393 266 364. E-mail legaldepartment@ira.go.ug

7. OUR CLAIMS PROCEDURE

To claim, visit our offices with the following documents:

1. Original Policy Contract Document
2. National ID/Passport
3. In case of a death benefit additional documentation will be required as stipulated in the policy contract.

8. OUR TREATING CUSTOMERS FAIRLY COMMITMENT

Corporate Culture: Customers can be confident that they are dealing with an organisation where the fair treatment of customers is central to the corporate culture

Product Design and Targeting: Products and Services marketed and sold in the retail and corporate market are designed to meet the needs of identified customer groups and are targeted accordingly.

Customer Information: Customers are provided with clear information and kept appropriately informed before, during and after point of sale **Advice:** Where customers receive advice, the advice is suitable and takes account of their circumstances

Customer Expectations: Customers are provided with products that perform as UAP Old Mutual has led them to expect, and the associated service is both of an acceptable standard and as they have been led to expect

Post Sale Barriers: Customers do not face unreasonable post-sale barriers imposed by UAP Old Mutual to change product, switch provider, submit a claim or make a complaint

9. OUR CONTACT DETAILS

Telephone contacts	Email address	HQ Physical Address
Direct line - +256(0)414 332870 Toll free line – 080013270 WhatsApp - +256793203516	careulc@uap-group.com	UAP Old Mutual Life Assurance Uganda Limited, Nakawa Business Park, Plot 3-5 New Portbell Road, Kampala. Block A 6 th Floor

10. OUR OPENING HOURS

Location	Opening Hours
UAP Old Mutual Life Assurance Uganda Limited	Monday to Friday 8:15am to 4:45pm
Agency Offices, Lumumba Avenue.	Monday to Friday 8:15am to 4:45pm