



CUSTOMER SERVICE CHARTER

OUR PROMISE TO YOU

We are a storied brand with a proven track record of stability, capability and understanding of customer needs across a range of financial services.

Our experience has honed us to see life through our customer's eyes and therefore deliver services that truly make the difference in your lives.

We commit to building long lasting relationships with you because we recognize that you are the reason we are, and have stayed in business.

We promise to delight you at our diverse touch points while listening to you, providing timely and reliable solutions to your financial needs, treating you as a friend (courteously and fairly) and always remaining sensitive to your needs.

Today. Tomorrow. Rain or shine, we are with you every step of the way.

Our Vision To be the LEADING diversified financial services company in our chosen markets across Africa

Our Mission Providing you with financial security EVERY STEP OF THE WAY

Our Values • Customer Focus • Integrity • Innovation • Respect

HOW YOU CAN HELP US SERVICE YOU BETTER

1. Provide complete and accurate information.
2. Report any impropriety by our staff.
3. Treat our staff courteously
4. Abide by terms and provisions in your contracts with us.
5. Actively participate in our random surveys to analyze our customer satisfaction level.

TALK TO US

We welcome your compliments, complaints, suggestions as we value insights from you that can help improve our products and services delivery.

We will take complaints from you very seriously. We will ensure all complaints are acknowledged, documented and endeavor to resolve them within 48 hours to 30 working days, depending on the nature of the complaint. We will communicate with you by phone or email once the complaint is resolved.

You can talk to any member of staff directly or use any of the following ways to register a complaint:

- Telephone:** 0312 305 600
- Email:** britamug@britam.com
- Physical Address:** Britam, 24A, Akii Bua Road, Nakasero, Kampala, Uganda
- Physical Address:** Britam Customer Service,
 P.O Box 36583 Kampala, Uganda
- Social Media:** Twitter: @BritamUganda, Facebook: Facebook.com/BritamUganda
- Website:** www.britam.com

If your complaint is not acknowledged within one working day, please call our Operations Manager Anthony Kibe on +256 757990550 or our Marketing Manager Lutakome Humphrey on +256 774005040

OUR RESPONSE TIME

Enquiries	Turn Around Time and Expectations
Walk-in	<ul style="list-style-type: none"> • Customers will be served within 15 minutes on their arrival at the Branches Customer Service Desk and Head Office Service Centre. • Enquiries that do not require follow-up will be resolved during the visit. • We will offer visitors a glass of water and reading material as they wait to be attended to. <p>We will always ask if our visitors have been fully catered to before they leave the office.</p>
Phone Calls	<ul style="list-style-type: none"> • Phone calls will be answered within 30 seconds and/or before the third ring. • All official phones will not be left on low or 0 ring volume. • If someone is not at their desk, we shall pick up the phone on their behalf. • We will identify ourselves when we answer. E.g. Hello, this is Adam, Britam Uganda. How may I help you?

	<ul style="list-style-type: none"> • Enquiries that do not require follow-up will be resolved during the first call while those that do will be resolved within 3 working days. • We will end the conversation in a courteous and professional way by thanking the caller. We will wait for the caller to hang up first.
E-mails	<ul style="list-style-type: none"> • We will acknowledge receipt of enquiries via e-mail within 8 working hours. • Enquiries that require follow-up will be resolved within 3 working days. • We will update our e-mail notification message when we will be out of the office for an extended period of time (full day or more). We will indicate our expected return date and indicate a contact person (if applicable).
Letters and Fax	<ul style="list-style-type: none"> • We will confirm receipt of enquiries via letters and fax within 2 working days. • Enquiries that require follow-up will be resolved within 3 working days.
Social Media and Instant Messaging	<ul style="list-style-type: none"> • We will have dedicated personnel/agencies monitoring our Social media pages and website for client interactions • We will respond to your queries within 2 working hours. • We will handle customer queries from their source of origin, i.e. if a client asks a question on Facebook, we will revert with information on Facebook and not ask them to call us, this applies to all Digital channels. • Enquiries that require follow-up will be resolved within 3 working days.
Additional	<ul style="list-style-type: none"> • We will be conscious of our communication style (i.e.; audible voice, eye contact when speaking to someone, tone of voice) and communicate in a professional manner. • We will work to anticipate the needs of those we serve by proactively working to meet their needs. E.g. informing customers about when their claim will be settled before they ask. • We will hold ourselves and each other accountable for our service commitment • We will make our goal to exceed the expectations of all of our customers

GENERAL INSURANCE - NON MEDICAL		
Service Type	Requirement	Turn Around Time (Days)
Quotations	<ul style="list-style-type: none"> Name of the company, risk to be insured, sums insured 	<ul style="list-style-type: none"> 2 days upon request with relevant data.
Invoicing and Certificate Issuance	<ul style="list-style-type: none"> Completed proposal form, KYC documents, log-book (motor vehicle) 	<ul style="list-style-type: none"> 1 day upon submission of completed proposal form(s)
Policy Document issuance	<ul style="list-style-type: none"> Completed proposal form, KYC documents, log-book (motor vehicle), and premium payment. 	<ul style="list-style-type: none"> 7 days upon submission of completed proposal form(s) and premium payment.
Claims notification & acknowledgement	<ul style="list-style-type: none"> Claim form, police abstract (accidents) 	<ul style="list-style-type: none"> 1 day upon submission of executed claim form and attachments.
Issuance of Authority to repair (motor)	<ul style="list-style-type: none"> All documents (Claim form, log book, repair invoices, driving permit, police report, photos) Assessment report 	<ul style="list-style-type: none"> 1 day upon receipt of assessment report 2 days upon receipt of assessment report
Claim settlement	<ul style="list-style-type: none"> Signed Discharge Voucher & give Bank account details (EFT) 	<ul style="list-style-type: none"> 5 days upon receipt of a duly signed Discharge Voucher and bank details.
Endorsement	<ul style="list-style-type: none"> Communication of additions to or deletions from the policy (via letter or email) 	<ul style="list-style-type: none"> 7 days upon communication (via letter or email) of additions to or deletions from the policy.
Settlement to Service Providers	<ul style="list-style-type: none"> Submission of bills & claim forms 	<ul style="list-style-type: none"> Payment will be made 30 days after submission of bills & claim forms.
Renewal	<ul style="list-style-type: none"> Renewal notices will be sent 60 days to expiry. 	<ul style="list-style-type: none"> Notices will be sent 60 days before expiry date.

MICROINSURANCE		
Service Type	Requirement	Turn Around Time (Days)
Quotations	<ul style="list-style-type: none"> Name of the company, number of employees & dependants, Cover limits per family, claims history 	<ul style="list-style-type: none"> Quotations will be sent within 1 day of request with relevant data.
Onboarding	<ul style="list-style-type: none"> Submission of application forms, KYC documents and photos. 	<ul style="list-style-type: none"> Policy and card issuance will be within 5 days of receipt of the requisite documents and premium.
Claim notification (Hospital Admission) & issuance of letter of undertaking.	<ul style="list-style-type: none"> Pre-admission form signed by doctor, medical report. 	<ul style="list-style-type: none"> Letter of undertaking will be issued within 1 hour of submission of a pre-admission notification form by the doctor.
Reimbursements	<ul style="list-style-type: none"> Claim form, original payment receipts and completed MPESA form. 	<ul style="list-style-type: none"> Medical expenses will be reimbursed within 10 days upon submission of duly executed claim form, original receipts and completed payout form.
Endorsements	<ul style="list-style-type: none"> Communication of additions to or deletions from the policy (via letter or email) with necessary KYC documents 	<ul style="list-style-type: none"> Endorsements will be done within 5 days upon communication (via letter or email) of additions to or deletions from the policy.
Renewal invite	<ul style="list-style-type: none"> Renewal notices will be sent 60 days to expiry. 	<ul style="list-style-type: none"> Notices will be sent 60 days to expiry of the policy.
Discharge	<ul style="list-style-type: none"> Discharge notification by hospital and submission of final bill. 	<ul style="list-style-type: none"> Patients will be discharged within 1 hour of notification of patient's discharge by the hospital and submission of final bill.
Settlement to Medical Service Providers	<ul style="list-style-type: none"> Submission of medical bills & claim forms 	<ul style="list-style-type: none"> Bills will be settled within 30 days of submission of requisite documents.

ASSET MANAGEMENT		
Service Type	Requirement	Turn Around Time
Portfolio Creation	<ul style="list-style-type: none"> Submit all requisite documents and complete the application form. 	<ul style="list-style-type: none"> Amounts will be invested within 24 hours of receipt for direct cash deposits and 72 hours for cheques. Communication on amount invested will be sent within 48 hours of receipting.
Portfolio Top Ups	<ul style="list-style-type: none"> Notify the company on any additional funds sent 	<ul style="list-style-type: none"> Amounts will be received within 24 hours after identification in our bank account.
Withdrawals, Roll-overs and Switches	<ul style="list-style-type: none"> Fill in necessary forms for withdrawals and roll overs. Attach requisite application forms for switches 	<ul style="list-style-type: none"> Withdrawals will be expedited on receipt and payments done on day 3 if via RTGS and day 5 if via EFT. Switches and roll overs will be done within 24 hours after receipt of the necessary documents. Automatic roll overs for one month will be done at the prevailing rate if we do not receive roll over documents 3 working days after maturity.
Portfolio Statements	<ul style="list-style-type: none"> Submission of correct email or postal address. 	<ul style="list-style-type: none"> Portfolio statements will be sent by the 2nd working day of the month for unit trusts and wealth management. End of the 10th calendar day for institutional clients and property. Portfolio status will also be communicated on inquiry.

