

# Customer Service Quality Policy & Guidelines



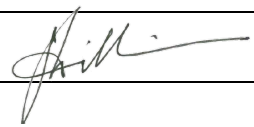
SERVICE!  
QUALITY

January 2023




Sagikor

## VERSION CONTROL RECORD

| Date             | Version | Updated by                              | Change Record   |
|------------------|---------|---|---|
| August 12, 2015  | 1.0     | Administration and Insurance Operations |   |
| January 12, 2023 | 2.0     | Individual Life Administration          |  |
|                  |         |   |   |

Sign Off:

| Name             | Role   | Signature  | Date         |
|------------------|--|--|--------------|
| Robert Trestrail | Group President & Chief Executive Officer<br>Sagicor Life Inc. |  | July 5, 2023 |

Approved by:

| Name               | Role               | Signature  | Date |
|--------------------|--------------------|--|------|
| Board of Directors | Board of Directors | Andrew C. Greaves<br>Corporate Secretary on behalf of the Board of Directors |      |
|                    |                    |  |      |
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|                    |                    |  |      |

Please note that this is Version 2.0 of Sagicor Life Inc. Customer Service Quality Policy and Guidelines, all previous versions/copies should be destroyed.

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## 1. PURPOSE

Sagicor is committed to delivering the highest standard of service to its customers and to listening and responding to customers' views.

To optimize its capacity to handle and resolve customer complaints and in keeping with statutory and regulatory requirements, Sagicor has established this Customer Service Quality Policy and Guidelines.

## 2. SCOPE

This policy outlines the customer service of Sagicor Life Inc and its wholly owned insurance subsidiaries (each referred to as "Sagicor" or the "Company") which at the date hereof are as listed in Appendix 1 and applies to the handling of customers' complaints by Sagicor employees and sales representatives.

## 3. TERMS & DEFINITIONS

### Acknowledgement

Written or verbal confirmation to a complainant that the complainant's communication has been received by Sagicor.

### Complaint

A complaint is an expression of dissatisfaction or concern by one or more members of the public about the Company's action or lack of action, or about the standard of service provided by or on behalf of the Company.

### Complainant

The person lodging a complaint.

### Complaint Owner

The individual who is responsible for investigating and resolving the complaint. The complaint owner may be the person who received the complaint or the person to whom the complaint was assigned.

### Customer

An individual or company with which Sagicor has a subsisting business relationship or contemplates or has concluded a business relationship.

### Customer Relationship Management (CRM)

Customer relationship management (CRM) is a technology for managing a company's relationships and interactions with customers and prospective customers. A CRM system helps a company to stay connected to customers, streamline processes, and improve profitability.

### Key Performance Indicator

A quantifiable measure used to evaluate the success of an organisation and its employees in meeting the objectives for performance.

### Priority

Categorization assigned to a complaint based on its level of impact on the organisation. This helps to identify which complaints take precedence and determine the course of action.

### Service Level Agreement

A Service Level Agreement (SLA) defines the level of service expected from a vendor and sets out the metrics by which service is measured such that employees and other stakeholders are aware of the standard of service required.

**Resolution** Formal action taken to address a customer's complaint. Resolution can be full or partial.

## 4. COMPLAINT CLASSIFICATION

For effective reporting, complaints received should be categorised accordingly into the following:

- Claims
- Service
- Product
- Inaccuracy
- Financial
- Sales
- Communications
- Physical Location
- Technology

The below sub-categories seek to assist employees with categorizing complaints based on their nature:

| Category  | Subcategory  |
|---|--|
| <b>Claim</b><br>A complaint raised by a customer in relation to the way a claim was managed, settled or time taken to process.  | Delay in claim reimbursement   |
|   | Denial of claim  |
|   | Unsatisfactory settlement  |
|   | Poor communication regarding processing of claim                             |
| <b>Service</b><br>A complaint about the quality (e.g. delays, non-responsive etc.) or way service was offered by an employee, agent, department or contracted third party.          | Lack of professionalism (rudeness, non-responsiveness, incompetence)         |
|   | Efficiency of service  |
|   | Delay, no response or no resolution  |
|   | Turnaround time  |
|   | Disagree with response/resolution  |
|   | Disagree with policy status  |
| <b>Product</b><br>A complaint relating to dissatisfaction with or unsuitability of an insurance product or the product knowledge of an employee or advisor or other representative. | Product Knowledge  |
|   | Duplication of coverage  |
|   | Coverage clarification   |
|   | Features and benefits  |
|   | Approval process   |
| <b>Inaccuracy</b><br>A complaint received regarding inaccurate information given to customer.   | Inaccurate letter  |
|   | Inaccurate policy  |
|   | Inaccurate card  |
|   | Inaccurate receipt   |
|   | Inaccurate information provided via any channel( phone, email etc)           |
| <b>Financial</b><br>A complaint involving a financial matter; miscalculation, excess charges, delay in payment  | Delay in refund  |
|   | Delay in disbursement  |
|   | Excess charges   |
|   | Incorrect calculation  |
|   | Interest rates   |
|   | Fund value accumulation  |
|   | Disbursements  |
|   | Electronic fund transfers (error in amount disbursed or disbursement method) |
|   | Other payment/ disbursement issues (timeliness, completeness and accuracy)   |
| Misappropriation of Funds   |  |
| <b>Sales</b><br>A complaint regarding the service provided by an employee or sales representative.  | Misleading/Inaccurate guidance   |
|   | Delay in product delivery  |
|   | High pressure tactics  |

| Category  | Subcategory   |
|---|---|
| <b>Communications</b><br>A complaint in relation to communication sent via mail, email or SMS text message, social media etc.   | Dissatisfaction with method of delivery                     |
|   | Missing or wrong information                                |
|   | No communication received                                   |
|   | Not customer-friendly                                       |
|   | Language difficult to understand or illegible               |
| <b>Physical Location</b><br>A complaint about a physical location that is unacceptable to or uncomfortable for the customer (e.g. due to unpleasant odours, physical hazards, untidy appearance, no disability access, loud music etc.) | Not properly maintained                                     |
|   | Area inaccessible   |
|   | Disturbing ambience (e.g. Loud music)                       |
|   | Parking (Lack of parking, no parking for the disabled etc.) |
|   | Lack of hospitality (no access to potable water etc)        |
| <b>Technology</b><br>A complaint regarding a negative experience with an electronic touch point, for example, inaccurate information/inaccessibility or poor system performance   | Online Portals  |
|   | Mobile App  |
|   | Website   |
|   | Live Chat   |
|   | WhatsApp  |
|   | Virtual Service   |

## 5. ROLES & RESPONSIBILITIES

The following details the roles and responsibilities of staff who will handle customer service complaints:

| Roles                  | Responsibilities                        |
|------------------------|---|
| Receiving Complaints   | All Employees                           |
| Resolving Complaints   | Complaint Owner                         |
| Managing Complaints    | Business Service Quality Officer (BSQO) |
| Escalating Complaints  | Business Unit Head (BUH)                |
| Continuous Improvement | Chief Service Quality Officer (CSQO)    |

### 5.1 Receiving Complaints - Employees and Sales Representatives

- Receive complaints from the customers via telephone, email, live chat, social media, in person or complaint management system.
- Ask for clarification and additional information as required.
- Empathise with customer and apologize if necessary.
- Request relevant information from customer:
  - Full Name
  - Name of company (if applicable)
  - Contact number(s) (preferred contact)
  - Email address of the complainant
  - Nature of complaint
  - Policy details (if applicable)
- Employees without access to Customer Relationship Management (CRM) system should relay the complaint to their supervisor, manager or BSQO for the purpose of logging the complaint in the CRM system.
- Once the complaint is logged, it should be prioritized based on the level of urgency and impact.
- The complaint should also be categorized and subcategorized.
- The complaint should be escalated immediately if it is considered high priority or urgent in nature. Otherwise, the complaint should be routed to the appropriate employee/department for assistance.
- Ensure that all customers with complaints are treated fairly and that the complaint is handled in a professional manner.

- It is important that all employees and sales representatives respond promptly to requests for information from the CSQO or any other member of staff regarding a complaint made by a customer.

## 5.2 Resolving Complaints - Complaint Owner

- The employee or sales representative who receives the complaint may be responsible for resolving the issue as well. The individual who oversees resolving the complaint is the complaint owner.
- Understand and investigate the complaint.
- Find the root cause of the complaint.
- Identify the likely solution and the amount of time needed to resolve the complaint.
- Reach out to the customer to advise them of the name of the individual appointed to be the point of contact in relation to the complaint and any findings and planned actions.
- All updates related to addressing the customer's complaint should be provided to the customer in writing and recorded in the notes section of the customer's case file on the system.
- Resolve the complaint as quickly as possible. Collaborate with colleagues and any third-party organisations as necessary.
- Communicate the solution to the customer and confirm that the solution is satisfactory.
- Escalate the complaint to the appropriate supervisor/manager/ BUH if the customer is not satisfied with the solution.
- Ensure to follow all Company policies, guidelines and regulatory laws.
- Note any measures that should be implemented to increase customer satisfaction.
- Close complaint.

## 5.3 Managing Complaints- Business Service Quality Officer (BSQO)

The Business Service Quality Officers' duties include:

- Maintaining oversight of the investigation and resolution of complaints received from customers and directed to their respective Business Unit.
- Escalating unresolved complaints to the Business Unit Heads.
- Sharing a monthly report to Business Unit Heads

## 5.4 Escalating Complaints- Business Unit Heads (BUH)

The Business Unit Heads' duties include:

- Investigating and resolving complaints that are escalated.
- Maintaining oversight of complaints received from customers and directing them to the respective Business Unit.
- Ensuring that all complaints are resolved within the stipulated deadline and facilitating reporting to relevant regulators as required.

## 5.5 Continuous Improvement - Chief Service Quality Officer

Sagicor will designate a Chief Service Quality Officer (CSQO) whose duties will include:

- Implementing this policy and the procedures detailed in its appendices.
- Resolving those service quality complaints that have been elevated as critical.
- Maintaining oversight of the investigation and resolution of complaints received from customers.
- Maintaining a register of all complaints that includes details of the complaints received, the timeline for their resolution, the type of complaints received and how each was resolved or dealt with.
- Reporting monthly to the General Manager or Chief Executive Officer, as applicable.
- Conducting quarterly analysis of the register of complaints.
- Making written recommendations quarterly to the respective Business Unit Heads with a view to making process improvements as a result of the analysis of customer complaints.

## 6. GUIDING PRINCIPLES FOR EFFECTIVE COMPLAINT HANDLING

An effective complaint handling system is imperative to the success of any organisation as it helps the company to efficiently resolve any issues raised, provides key information that will aid in the improvement of service delivery and overall, it safeguards the reputation of the company while restoring customers' confidence in the company's processes.

The below are principles for an effective complaint handling system:

### Customer-centric

Having a customer-centric approach to doing business is a guiding factor in creating a positive experience for our customers even when they have a complaint. Sagikor values all feedback received from customers.

This commitment will be clearly communicated to all stakeholders, staff and customers through documents such as the Complaints Handling Procedures & Guidelines and our Customer Service Standards.

### Transparency and Accessibility

Customers must be made aware of how and where complaints can be relayed.

Guidelines will be made available at all key touch points for external customers, such as: main reception areas, via publications and on our website. The policy can also be mailed to customers upon request.

Internally, staff will be made aware of where the policy and guidelines can be located on the Company's intranet and website. Sessions on the policy and guidelines will form part of new team members' orientation. Refresher newsletters will also be shared with staff throughout the year.

### Responsiveness

Complaints must be acknowledged and addressed promptly and the complainant must be adequately updated throughout the process.

While all complaints should be handled promptly, consideration should be given to the gravity of the complaint in establishing target timelines for the resolution of complaints. Complaints should also be escalated as necessary.

### Privacy & Confidentiality

Personal information related to all complaints will be kept confidential and all parties having access to information about complaints must ensure that they maintain appropriate confidentiality. Staff members must not share any information regarding the complaint or complainant with others unless this is necessary in the resolution process.

All parties having access to information about complaints should ensure that they maintain appropriate confidentiality.

Any violation of the Sagikor Privacy Policy will be punishable under Sagikor's disciplinary policies and procedures. All team members will be made aware of the requirements of the said policy on an ongoing basis through training programmes.

### Fairness & Objectivity

All complaints should be handled in an unbiased and reasonable manner to ensure that the complaint handling process is fair. All conflicts of interest should be declared, and all parties involved should be given an adequate opportunity to state their position. Complaints should be reviewed by a suitably experienced party and escalated as necessary to ensure a fair resolution. All complaints should be taken seriously, and no complainant should suffer reprisals as a result of complaining. Even where a complainant seems difficult to satisfy due to unreasonable demands, behaviour and or lack of cooperation, the complaint should still be handled appropriately, and fair consideration given to its investigation and resolution.



### Accountability

Clear responsibilities for handling complaints must be established. Staff assigned to these roles must be held accountable for performing their duties relative to receiving, logging and resolving all complaints. The names of specific officers who are assigned to deal with complaints must be communicated to all staff.

The Customer Relationship Management ('CRM') system will be the centralized tool used to record and track all complaints. A customer seeking clarification on a product or service is not a complaint and these types of inquiries should not be logged in the CRM.

### Review

Should a complainant be unsatisfied with the response to a complaint, the complainant may make an appeal with Sagicor's management and or can seek alternative avenues (Appendix 1)

### Continuous Improvement

Complaints are a direct source of improvement. Sagicor will analyse complaints to identify trends that may highlight operational flaws/issues. This information gathered through the CRM, will be used for process improvements.

## 7. COMMUNICATION OF COMPLAINTS

Formal complaints should be addressed to the Business Service Quality Officer. A complaint may be reported to Sagicor via any of the following means:

### Telephone

A Customer Service Representative ('CSR') will be available to assist Mondays to Fridays from 8:00am to 8:00pm at 1-800-744-7707.

### Email

A complaint can be e-mailed to [servicequality@sagicor.com](mailto:servicequality@sagicor.com). A CSR will capture the customer's concern and respond to commence the complaint handling process.

### Website

The "contact us" tab on Sagicor's website [www.sagicor.com](http://www.sagicor.com) can be used to log a complaint. Complaints can also be relayed via the live chat feature.

### Mail

Written complaints can be mailed to your local Sagicor office (See Appendix 1)

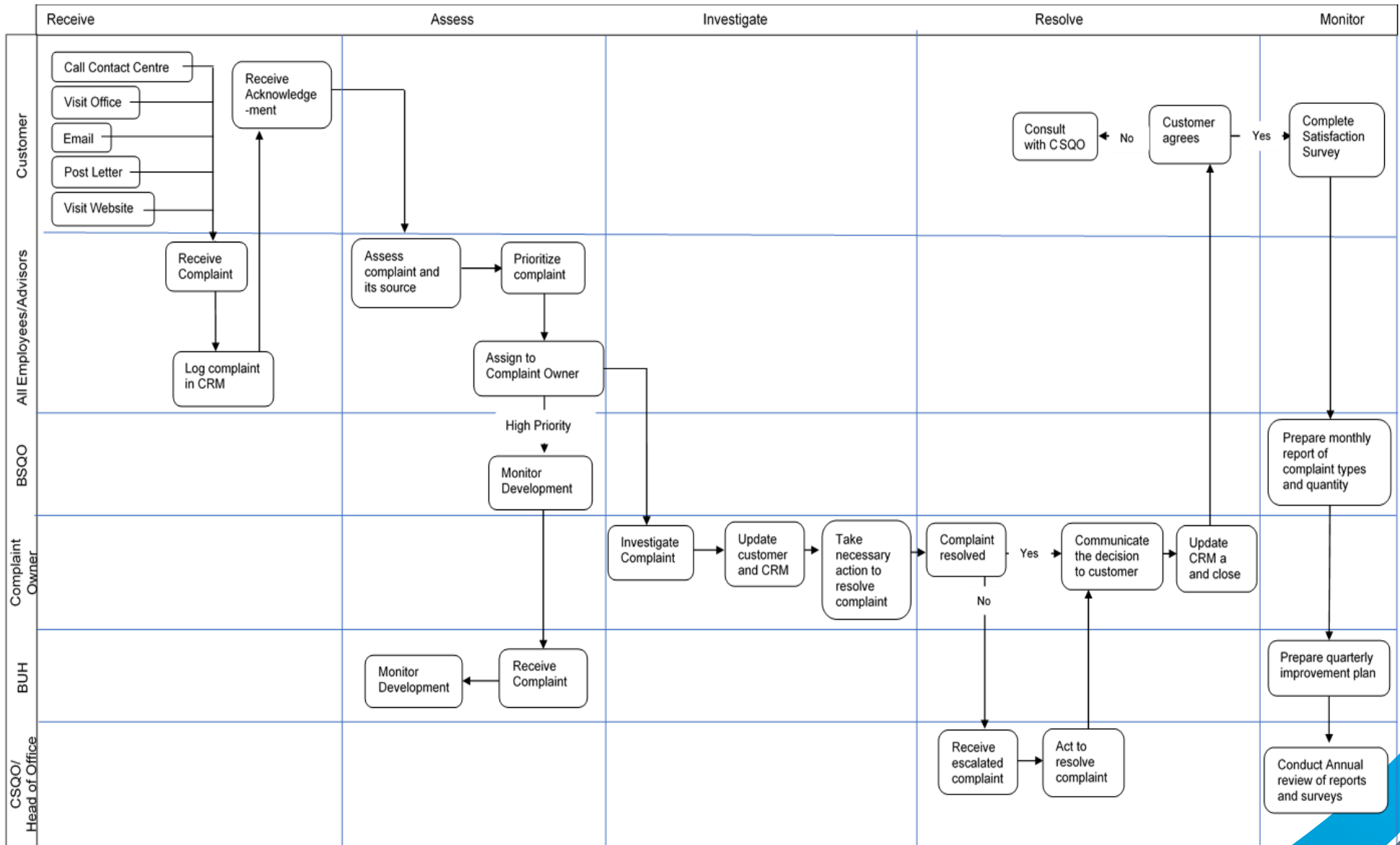
### Face-to-Face

Customers may visit Sagicor's office to relay a complaint to a CSR or alternatively, may complete and submit the Service Quality Form which is available at reception. Customer complaints made in person should be signed by the customer and will be logged.

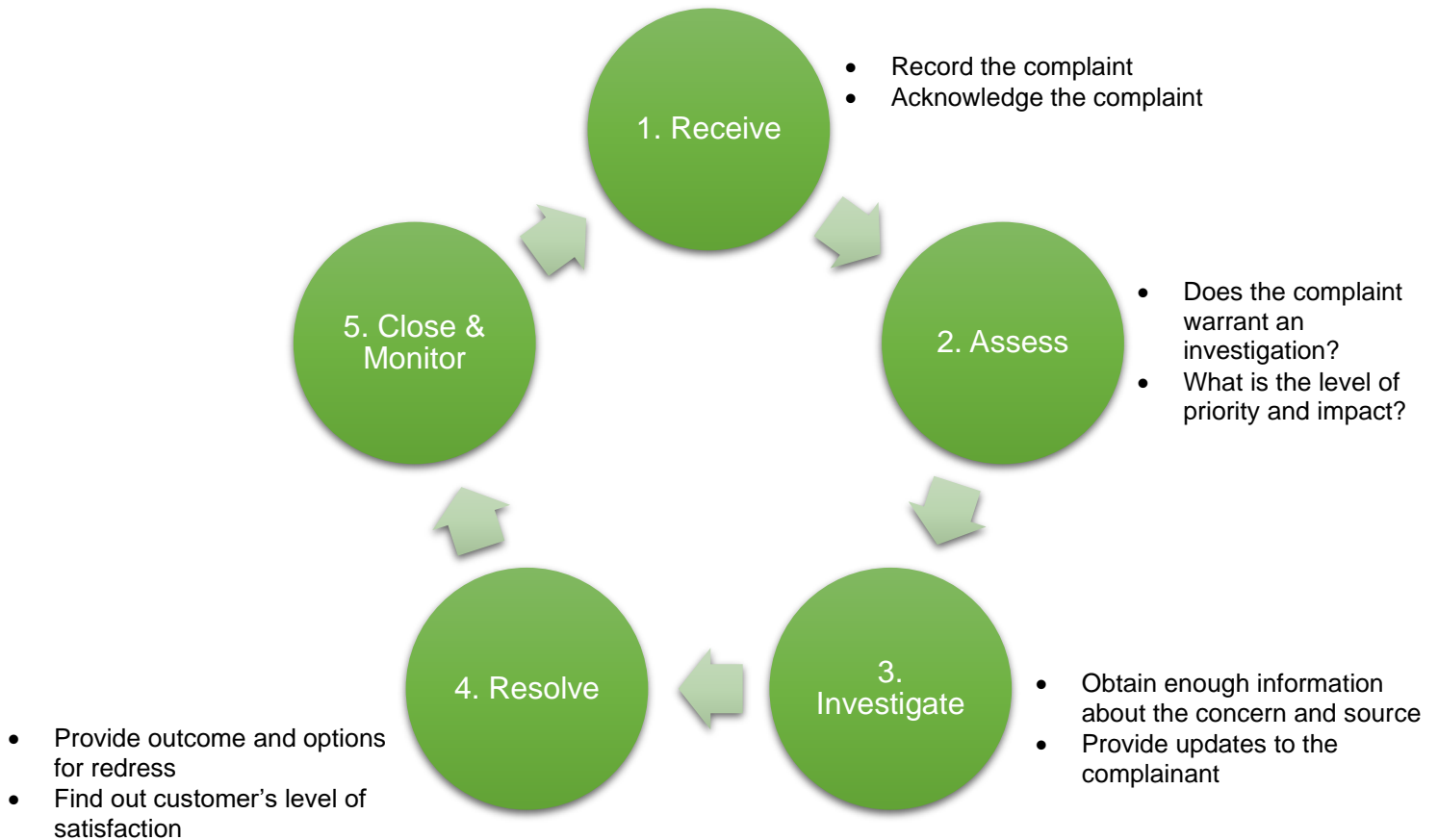
## 7.1 Data Privacy Complaints

Complaints related to data privacy should also be reported to the Data Privacy Officer or other party appointed to manage Sagicor's data privacy compliance for the relevant jurisdiction.

## 8. COMPLAINT HANDLING PROCESS



## 8.1 Stages of Complaint Handling



### 8.1.1 Stage 1- Receive Complaint

Employees who receive a complaint should:

- Listen to the complaint- Actively listen and thank the customer for bringing the matter to your attention and accept ownership of the problem.
- Be understanding and empathize with the customer- The customer is complaining about our company and a process or person who has failed them. It is not a personal attack; do not react defensively. Instead, be calm and helpful.
- Ensure you have all the facts and express your regret for them having a less than satisfactory experience with the brand.
- Advise that the necessary steps will be taken to investigate and resolve the complaint.
- Record the complaint.
- Look for solutions. Some complaints can be addressed straightway.
- Record and acknowledge complaint- record in CRM, input all information regarding the complaint.
- If the complaint is deemed easily resolved, the Team Member who is responsible for resolving the complaint will do so within one business day and advise the complainant as soon as is practical via telephone.

**Useful Phrases for empathizing with complainant:**

- I understand how frustrating this may be...
- We appreciate your business.
- I can see why you feel this way.
- That must be upsetting
- I will take responsibility.
- I will ensure that this is resolved soonest.

**8.1.2 Stage 2- Assess the Complaint**

- Assess the complaint in order to identify the source of the concern and to assign it to the appropriate department or employee. Escalate complaints as required.
- Classify the complaint into the correct category and subcategory and determine the correct action.
- Prioritize the complaint based on severity. See below:

**High Priority:** This is a complaint that can have an immediate and severe impact on the Company unless it is resolved quickly. This may lead to financial losses, legal issues or be a long pending case.

**Urgent Priority:** This may or may not have an immediate impact on the business or its reputation but still needs to be handled quickly.

**Medium Priority:** This type of complaint may lead to an unhappy customer and to minor financial losses.

**Low priority:** This has a low impact on the business and no grave consequence on the financial losses and retention of a customer.

**8.1.3 Stage 3- Investigate the Complaint**

- Gather pertinent information about the cause of the complaint in order to decide about how the complaint should be rectified with the appropriate action. Each complaint should be dealt with according to the nature of the complaint.
- Allocate time to investigate the complaint fully and share details of the complaint with the necessary departments or employees who need to know about it.
- Provide in writing, regular updates to the client
- Record and document the investigation findings and target any areas that may need further investigation.
- Consider time implications and identify best course of action.

**8.1.4 Stage 4- Resolve the Complaint**

- During this stage, advise the customer of the outcome. Provide information and an explanation to the customer. Should there be no satisfactory solution, an explanation about the Company's position should be given to the customer.
- A complaint should be used as an opportunity to identify what can be done to improve the way things are done so take the time to review operational processes and make recommendations to your superiors.

**8.1.5 Stage 5- Close the Complaint & Monitor Effectiveness**

- When the customer has accepted the decision of the Company, the case is considered closed.
- The complaint should be closed in the CRM with notes. If the client should return after the case is closed, you may reopen the case and continue to update it accordingly.
- Customer Satisfaction surveys can be used to get feedback about the complainant's level of satisfaction.

- Continuous improvement of processes should be top-of-mind in order to come up with preventative actions.
- Reports and recommendations should be prepared and circulated.

| Report Requirement   | Frequency |
|--|-----------|
| Complaint monitoring reports (analysis of number and types of complaints logged) | Monthly   |
| Report on recommendations for process improvements                               | Quarterly |

## 9. SATISFACTION MONITORING

Sagicor Life Inc will continuously monitor our customers' level of satisfaction with complaint handling.

This will be achieved by way of:

- Satisfaction phone calls made by the Customer Experience Team or a designated BSQO.
- Emails sent to complainants containing a link to satisfaction survey.
- Satisfaction survey located on company's website.

Complainants' feedback and rating will be documented on the CRM. There may on occasion be other complaints that are deemed inappropriate for a satisfaction phone call. In this instance a reason for this will be documented on the system.

## 10. LEARNING & CONTINUOUS IMPROVEMENT

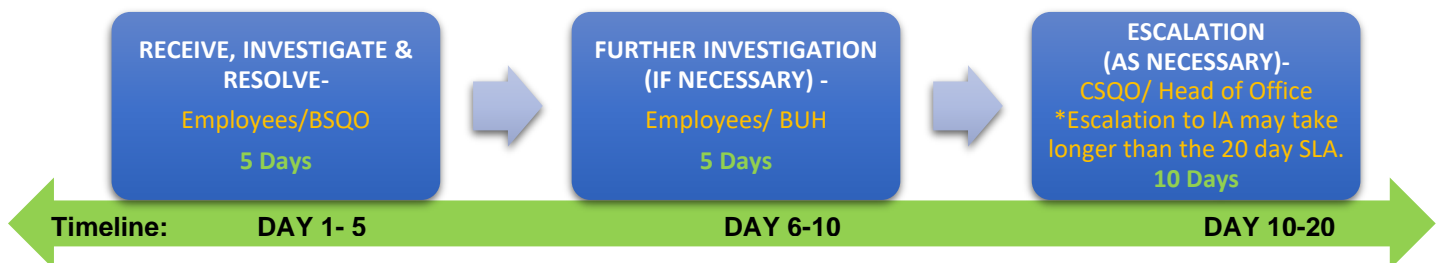
Sagikor Life Inc will ensure a continuous effort is made to improve the effectiveness and efficiency of the complaint handling procedure:

- The reports generated will be used to identify the source of complaints, to highlight any recurring issues and identify possible solutions to prevent the issues from recurring.
- Best practices for handling complaints will be continuously researched and implemented.
- The complaints data will be used to identify areas for training as it relates to empathising with complainants, maintaining a professional and courteous attitude and dealing with difficult customers.
- Users of the CRM will be audited and reviewed annually to ensure that they are current, that they understand the policies and procedures and that they are aware of any updates to the system.
- There would be acknowledgement of exemplary customer service in dealing with customer complaints.
- The Complaints Policy and Guidelines will be reviewed and updated necessary but at a minimum, every two (2) years.

## 11. SERVICE STANDARDS

Sagikor Life Inc will seek to address complaints at the earliest opportunity. The turn-around time for acknowledging, responding and resolving complaints are as follows:

| Severity of Complaint | Acknowledgement | Response       | Resolution         |
|-----------------------|-----------------|----------------|--------------------|
| Urgent Priority       | Immediately     | 1 hour         | 1-5 business days* |
| High Priority         | Immediately     | 3 hours        | 1-5 business days* |
| Medium Priority       | Immediately     | 1 business day | 1-5 business days* |
| Low Priority          | Immediately     | 1 business day | 1-5 business days* |



- \*Based on the complexity of the issue, investigation required and necessity to escalate and to settle the complaint, a maximum of twenty 20 business days will be granted to settle all complaints.
  - We will consider business hours of Sagikor and will not include Saturdays, Sundays or public holidays.
  - Each complaint will be reviewed and acknowledged immediately upon receipt. If a complaint is resolved immediately or within 24 hours, it must still be logged. The Complaint Owner should advise the complainant as soon as possible via telephone/email.
  - The investigation of a complaint will be led by the Business Service Quality Officer (BSQO). Complaints will be investigated diligently and impartially.
  - Every effort will be made by the employees and BSQO to resolve each complaint within five (5) business days from the date on which it was received.
  - Complaints which are complex, may take some time to investigate and may therefore not be capable of resolution in five (5) business days. The customer should be informed in writing of the status of the complaint if the initial five (5) day resolve period has elapsed with no resolution. The complaint should be shared with the Business Unit Head (BUH) and the BUH along with the employees has a further five (5) days to address the complaint.
  - If the complaint has not been resolved within ten (10) business days, a response detailing the findings of the investigation and where applicable, the intended resolution will be sent to the customer. The complaint should then be referred to the Chief Service Quality Officer (CSQO) or Internal Audit (IA) as necessary. Complaints sent to IA may exceed the 20-day Service standard
  - Should the customer be dissatisfied with the proposed resolution, they may request that their complaint be reviewed by the CSQO or Head of Office. A final response will be sent to the customer within ten (10) business days of referral to the CSQO or Head of Office.
  - Should the customer be dissatisfied with the final response from Sagikor Life Inc, the customer may refer their complaint to the local insurance regulator, Ombudsman or may pursue any available remedies. Every reasonable effort should be made to reach a solution and to minimize the number of dissatisfied customers.
- All complaints shall be kept on file for a minimum of ten (10) years or longer as required for legal, regulatory or audit purposes.



## 11.1 Key Performance Indicators (KPIs)

Key Performance Indicators (KPIs) will be used to evaluate successes at reaching targets and highlight the effectiveness and performance of the complaint management system.

The various timelines for acknowledging, responding and resolving complaints outlined in the Service Standards section will be used as KPIs.



|   |  |  |
|---|--|--|
| Is it also in relation to a coverage type?<br>If yes, select coverage type:   | <input type="checkbox"/> Yes <input type="checkbox"/> No<br><input type="checkbox"/> Health-Individual <input type="checkbox"/> Health-Group <input type="checkbox"/> Life Insurance<br><input type="checkbox"/> Motor Insurance <input type="checkbox"/> Mortgages <input type="checkbox"/> Annuities <input type="checkbox"/> Pensions |  |
| Do any of the following describe your concern/complaint?  |  |  |
| <input type="checkbox"/> Delay in claim reimbursement   | <input type="checkbox"/> Denial of claim   | <input type="checkbox"/> Delay in refund       |
| <input type="checkbox"/> Efficiency of service  | <input type="checkbox"/> Poor communication regarding processing of claim  | <input type="checkbox"/> Inaccurate letter     |
| <input type="checkbox"/> Product Knowledge  | <input type="checkbox"/> Lack of professionalism (rudeness, non-responsiveness, incompetence)  | <input type="checkbox"/> Inaccurate card       |
| <input type="checkbox"/> Coverage clarification   | <input type="checkbox"/> Delay or no response to calls, emails, instant messaging (live chat, Facebook messaging etc)  | <input type="checkbox"/> Inaccurate policy     |
| <input type="checkbox"/> Duplication of coverage  | <input type="checkbox"/> Unsatisfactory settlement   | <input type="checkbox"/> Excess charges        |
| <input type="checkbox"/> Incorrect calculation  | <input type="checkbox"/> Misleading/Inaccurate advice  | <input type="checkbox"/> High pressure tactics |
| Other (please specify):   |  |  |
| Please provide specific details of your concern. Remember to include any relevant dates and times. Please also describe what you would consider to be a fair resolution to your concern or complaint: |  |  |
|   |  |  |
| <b>AUTHORISATION</b><br><b>I authorise the above named company to use and share the information submitted in this form to the extent necessary to investigate and resolve my complaint.</b>           |  |  |
| Name:   |  |  |
| Signature:  |  |  |
| Date of Submission (dd/mm/yr.):   | /    /   |  |

## APPENDIX

### 1 Sagicor Contact Information

| Territory         | Address  | Telephone            | Fax                  | Email  | Website  |
|-------------------|--|----------------------|----------------------|--|--|
| Antigua & Barbuda | Sagicor Life Inc.<br>Sagicor Financial Centre<br>No. 9 Sir Sidney Walling<br>Highway<br>St. John's<br>Antigua                | 1-(268)-480-5511     | 1-(268)-480-5520     | <a href="mailto:servicequality@sagicor.com">servicequality@sagicor.com</a> | <a href="http://www.sagicorlife.com">www.sagicorlife.com</a> |
| Aruba             | Sagicor Life Aruba N.V.<br>Fergusonstraat<br>#106 AHMO Building<br>Suites 1 and 2<br>Oranjestad<br>Aruba                     | 011-(297)-5-823967   | 011-(297)-5-826004   | <a href="mailto:servicequality@sagicor.com">servicequality@sagicor.com</a> | <a href="http://www.sagicorlife.com">www.sagicorlife.com</a> |
| Barbados          | Sagicor Life Inc.<br>Sagicor Financial Centre<br>Lower Collymore Rock<br>St. Michael,<br>Barbados                            | 1-(246)-467-7500     | 1-(246)-429-4148     | <a href="mailto:servicequality@sagicor.com">servicequality@sagicor.com</a> | <a href="http://www.sagicorlife.com">www.sagicorlife.com</a> |
| Belize            | Sagicor Capital Life Insurance<br>Company Limited<br>The Insurance Centre<br>212 North Front Street<br>Belize City<br>Belize | 011-(501)-223-3147   | 011-(501)-223-7390   | <a href="mailto:servicequality@sagicor.com">servicequality@sagicor.com</a> | <a href="http://www.sagicorlife.com">www.sagicorlife.com</a> |
| Curaçao           | Sagicor Life Inc.<br>Schottegatweg Oost 11<br>Curaçao  | 011-(599) 9 736 8558 | 011-(599) 9 736 8575 | <a href="mailto:servicequality@sagicor.com">servicequality@sagicor.com</a> | <a href="http://www.sagicorlife.com">www.sagicorlife.com</a> |

| Territory                       | Address   | Telephone        | Fax              | Email  | Website             |
|---------------------------------|---|------------------|------------------|--|---------------------|
| Dominica                        | Sagicor Life Inc.<br>C/o WillCher Services Inc.<br>44 Hillsborough Street<br>Cnr. Hillsborough &<br>Independence Street<br>Roseau<br>Dominica   | 1-(767)-440-2562 | 1-(767)-440-2563 | <a href="mailto:servicequality@sagicor.com">servicequality@sagicor.com</a> | www.sagicorlife.com |
| Grenada                         | Sagicor Life Inc<br>Young Street<br>St. George's<br>Grenada   | 1-(473)-440-1223 | 1-(473)-440-4169 | <a href="mailto:servicequality@sagicor.com">servicequality@sagicor.com</a> | www.sagicorlife.com |
| St. Kitts & Nevis               | Sagicor Life Inc<br>C/o St. Kitts Nevis Anguilla<br>Trading and Development<br>Company Limited<br>Central Street<br>Basseterre<br>St. Kitts<br><br><b>Mailing Address:</b><br><br>P.O. Box 835<br>Basseterre<br>St. Kitts | 1-(869)-465-9476 | 1-(869)-465-6437 | <a href="mailto:servicequality@sagicor.com">servicequality@sagicor.com</a> | www.sagicorlife.com |
| St. Lucia                       | Sagicor Life Inc.<br>Sagicor Financial Centre<br>Choc Estate<br>Castries<br>St. Lucia   | 1-(758)-456-1700 | 1-(758)-450-3787 | <a href="mailto:servicequality@sagicor.com">servicequality@sagicor.com</a> | www.sagicorlife.com |
| St. Vincent & the<br>Grenadines | Sagicor Life Inc<br>C/o Incorporated Agencies<br>Limited<br>P.O. Box 13<br>Frenches<br>Kingstown<br>St. Vincent   | 1-(784)-456-1159 | 1-(784)-456-2232 | <a href="mailto:servicequality@sagicor.com">servicequality@sagicor.com</a> | www.sagicorlife.com |

| Territory         | Address   | Telephone                                    | Fax              | Email  | Website  |
|-------------------|---|--|------------------|--|--|
| Trinidad & Tobago | Sagicor Financial Centre<br>16 Queen's Park West<br>Port of Spain<br>Trinidad | 1-(868)-628-1636<br>/7/8<br>1-(868)-628-6522 | 1-(868)-628-1639 | <a href="mailto:servicequality@sagicor.com">servicequality@sagicor.com</a> | <a href="http://www.sagicorlife.com">www.sagicorlife.com</a> |

## 2 Regulatory Bodies

| Territory | Address  | Telephone            | Fax                  | Email  |
|-----------|--|----------------------|----------------------|--|
| Antigua   | Mrs. Claudette Richardson<br>Superintendent of Insurance<br>Financial Services Regulatory Commission<br>Royal Palm Place<br>Friars Hill Road<br>P.O. Box 2674<br>St. John's<br>Antigua | 1-(268)-481-1193     | 1-(268)-481-1156     | <a href="mailto:claudette.richardson@fsrc.gov.ag">claudette.richardson@fsrc.gov.ag</a> |
| Aruba     | President<br>Centrale Bank Van Aruba<br>J E Irausquin Boulevard 8<br>Oranjestad<br>Aruba   | 011-(297)-525-2100   | 011-(297)-525-2101   | <a href="mailto:informationcenter@cbaruba.org">informationcenter@cbaruba.org</a>       |
| Bahamas   | Superintendent of Insurance<br>Insurance Commission of the Bahamas<br>P.O. Box N-4844<br>Charlotte House, 3rd Floor<br>Charlotte and Shirley Streets<br>Nassau<br>Bahamas              | 1-(242)-397-4100     | 1-(242)-328-1070     | <a href="mailto:info@icb.gov.bs">info@icb.gov.bs</a>                                   |
| Barbados  | Chief Executive Officer<br>Financial Services Commission<br>Bay Corporate Building<br>Bay Street<br>St. Michael  | 1-(246)-421-2142     | 1-(246)-421-2146     | <a href="mailto:info@fsc.gov.bb">info@fsc.gov.bb</a>                                   |
| Belize    | Office of the Supervisor of Insurance & Private Pension<br>#2 Toucan Avenue<br>Belmopan City<br>Belize   | 1-(501)-822-3808     | 1-(501)-822-3768     | <a href="mailto:agomez@mof.gov.bz">agomez@mof.gov.bz</a>                               |
| Curaçao   | President<br>Central Bank van Curaçao en Sint Maarten<br>Simon Bolivar Plein 1<br>Willemstad<br>Curaçao  | 011-(599)-9 434 5500 | 011-(599)-9 461 5004 | <a href="mailto:info@ombudsman-curaçao.an">info@ombudsman-curaçao.an</a>               |

| Territory         | Address   | Telephone                                  | Fax                                   | Email  |
|-------------------|---|--|---------------------------------------|--|
| Dominica          | Mr. Claudius Lestrade<br>The Acting Director<br>Financial Services Unit<br>Ministry of Finance<br>Financial Centre, 5th Floor<br>Kennedy Avenue<br>Roseau, Dominica   | 1-(767)-266-3514/<br>1-(767)-266-3073      | 1-(767)-448-0054                      | <a href="mailto:fsu@dominica.gov.dm">fsu@dominica.gov.dm</a><br>or<br><a href="mailto:lestradec@dominica.gov.dm">lestradec@dominica.gov.dm</a>   |
| Grenada           | Executive Director<br>P.O. Box 3973<br>Grenada National Stadium<br>St. George's, Grenada  | 1-(473)-440-8717/<br>1-(473)-440-6575      | 1-(473)-440-4780                      | <a href="mailto:angus.smith@garfin.org">angus.smith@garfin.org</a><br>or<br><a href="mailto:garfininfo@garfin.org">garfininfo@garfin.org</a>     |
| St. Kitts & Nevis | The Board of Commissioners<br>Financial Services Regulatory Commission<br>Karibhana Building (2nd Floor)<br>Liverpool Row<br>P.O. Box 898<br>Basseterre, St. Kitts  | 1-(869)-466-5048,<br>1-(869)-467-1019/1591 | 1-(869)-466-5317                      | <a href="mailto:skanfsd@sisterisles.kn">skanfsd@sisterisles.kn</a><br>or<br><a href="mailto:Kerstin.petty@gmail.com">Kerstin.petty@gmail.com</a> |
| St. Lucia         | The Executive Director<br>Financial Services Regulatory Authority<br>3rd Floor, Financial Centre<br>#1 Bridge Street<br>Castries, St. Lucia   | 1-(758)-468 -2999                          | 1-(758)-451-7655/<br>1-(758)-452-6700 | <a href="mailto:finsersup@gosl.gov.lc">finsersup@gosl.gov.lc</a><br>or<br><a href="mailto:cleon@gosl.gov.lc">cleon@gosl.gov.lc</a>               |
| St. Vincent       | The Director<br>Financial Services Authority<br>2nd Floor NIS Headquarters,<br>P.O. Box 236,<br>Kingstown, St Vincent & The Grenadines  | 1-(784)-456-2577                           | 1-(784)-457-2568                      | <a href="mailto:info@svgfsa.com">info@svgfsa.com</a>   |
| Trinidad & Tobago | Office of the Financial Services Ombudsman<br>First Floor Central Bank Building<br>Eric Williams Plaza<br>Independence Square, Trinidad<br><br>OR<br>Second Floor<br>Caribana Building<br>Bacolet Street<br>Scarborough, Tobago | (868) 625-4835 Ext.<br>2685/2681/2675/2657 | (868) 627-1087                        | <a href="mailto:info@ofso.org.tt">info@ofso.org.tt</a>   |