



#### INTRODUCTION

At GGJ satisfying our clients' expectations is central to everything we do.

#### **Guardian Group complaint policy is to:**

- Recognise, promote and protect customers' rights to comment and share their complaints
- Provide an efficient, fair and accessible mechanism for resolving customer complaints
- Monitor complaints so that we can improve the quality products and services we offer
- Increase the level of customer satisfaction

#### **MAKING A COMPLAINT**

#### **How to submit a complaint**

Complaints can be made verbally or in writing.

#### Methods to submit a complaint:

- Email: <u>GGJ.Complaints@myguardiangroup.com</u>
- Online:
   <a href="https://www.myguardiangroup.com/en\_JM\_contact-us">https://www.myguardiangroup.com/en\_JM\_contact-us</a>

### Complaints should include the following information:

- Full name of complaint
- Telephone/email address
- Policy number or claim number (if applicable)
- Details of complaint and supporting documents (if applicable)

# GUARDIAN GROUP CUSTOMER COMPLAINTS POLICY – COMPLAINTS HANDLING

1. Customer complaints shall be settled in a timely, effective and fair manner.

#### **Acknowledgement**

 Guardian General Insurance Jamaica Limited (GGJ/Guardian General) will acknowledge each complaint in writing within five (5) business days of the complaint being received;

#### **Investigation**

- II. Guardian General will provide the complainant with the name of one or more individuals appointed by the company to be the complainant's point of contact in relation to the complaint until the complaint is resolved.
- III. Guardian General will provide the complainant with regular written updates on the progress of the investigation of the complaint at intervals of ten(10) business days.

  4

### COMPLAINTS HANDLING CONT'D

#### **Resolution**

IV. Guardian General will investigate and resolve a complaint within **forty (40) business days** of having received the complaint. Where the forty (40) business days have elapsed and the complaint is not resolved. GGJ will inform the complainant of the anticipated timeframe within which we expect to resolve the complaint.

#### **Communication**

V. Guardian General will advise the complainant in writing of the outcome of the investigation within **five (5) business days** of the completion of the investigation of a complaint and where applicable, explain the terms of any offer or settlement being made.

## CONFIDENTIALITY OF COMPLAINTS

Guardian General assures you that your personal information and complaint details will be kept confidential. Information provided will be used for investigating purposes to resolving your complaint and in accordance with our Privacy Policy.

Signed by:

Karen Bhoorasingh - President