

## **COMPLAINT PROCEDURE**

## **CERTIFICATE**

Sukoon Insurance views complaints as an opportunity to learn and improve for the future, as well as a chance to put things right for the person that has made the complaint.

Customers are invited to record their suggestions/complaints in the following way:

- 1. Customers are invited to fill in the suggestions /complaints form available at the branch reception desk.
- 2. By visiting our website sukoon.om select Contact Us and choose Complaints.
- 3. Email your complaint to oman\_complaints@sukoon.com.

On receiving a complaint, we will record it. All complaints are taken seriously, and we maintain a procedure to ensure they are dealt with professionally, effectively and fairly. We will retrieve all the documents relevant to your transaction and aim to resolve your case within five working days.

If our investigation requires more time to be completed, we will write to you with an explanation of why a decision is not yet made and we will also inform you regarding when you will be further contacted.

Once we complete our investigation we will write/call you with our final response.

If you are not satisfied with the response from the Complaints Department, you may escalate the case to Sukoon's Compliance officer on badar.alamri@sukoon.com.

If you are not satisfied with the response you do have the opportunity to speak with the General Country Manager and the respective Department Head in order to resolve the issue amicably.

If you find it necessary to further escalate the issue, you may approach the Financial Services Authority (FSA) with your complaint.

If you are still not satisfied with the outcome, you may seek to raise your case with a relevant court.