



PROGRESSIVE INSURANCE BHD (19002-P)

CLIENT CHARTER

INTRODUCTION

We are committed to serving all clients equally and meeting their business needs by ensuring that we deal promptly with underwriting enquiries, claims handling and avoiding any logistical problems.

EASY TO REACH

We are committed to provide efficient and effective services in handling complaints and enquiries. Our Customers can contact us through these channels:

- (a). Visit any of our **7 service** centre nationwide, as follows:

1.	HEAD OFFICE 7th, 9th & 10th Floor, Menara BGI, Plaza Berjaya, No. 12, Jalan Imbi 55100, Kuala Lumpur	Tel: 03-21188000 Fax: 03-21188103
2.	KOTA KINABALU Progressive Insurance Bhd Ground & 7th Floor, Wisma Perkasa, Jalan Gaya 88845 Kota Kinabalu, Sabah	Tel: 088-244216 Fax: 088-218004
3.	SANDAKAN Progressive Insurance Bhd 1st Floor, Lot 1, Block 3, Bandar Indah, Mile 4, North Road 90000 Sandakan, Sabah	Tel: 089-238810 Fax: 089-237709
4.	KUCHING Progressive Insurance Bhd Ground Floor, Lots 216 & 217, Jalan Haji Taha 93400 Kuching, Sarawak	Tel: 082-251788 Fax: 082-423960
5.	BUTTERWORTH Progressive Insurance Bhd 2744 Ground Floor, Jalan Chain Ferry, Taman Inderawasih 13600 Prai, Seberang Prai Tengah Pulau Pinang	Tel: 04-3977128 Fax: 04-3977126
6.	JOHOR BAHRU Progressive Insurance Bhd Ground Floor, No. 18, Jalan Permas 10/9 Bandar Baru Permas Jaya 81750 Johor Bahru	Tel: 07-3881586 Fax: 07-3879787

7.	MELAKA 13-A, Jalan Melaka Raya Taman Melaka Raya 75000 Melaka	Tel: 06-2883831 Fax: 06-2883832
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(b). Call our toll free line at **1800-88-8458**

(c). Write to us at:

Enquires/Complaints Department
Progressive Insurance Bhd
7th, 9th & 10th Floor, Menara BGI
Plaza Berjaya, No.12 Jalan Imbi
50100 Kuala Lumpur

Tel: 03-21188000

Fax: 03-21188103

Email: progressive@progressiveinsurance.com.my

For more details, please visit our website at: **www.progressiveinsurance.com.my**

OUR COMMITMENT TO ENQUIRIES AND COMPLAINTS

We believe that our customers are entitled to efficient, honest and fair treatment in their dealings with us, especially if something goes wrong.

We welcome any feedback on improving our services and genuinely want to resolve any problems that our customers may have. If we have not met our customers' expectations, we want to be informed of this. If we have exceeded our customers' expectations, we would also be glad to be informed about this.

Our complaints handling process is based on the following principles:-

- Acceptance – we recognize that we may not have met your expectations and will accept all complaints.
- Ownership – we are responsible for resolving your complaint. If we need to pass it to someone else due to the nature or complexity of the enquiry/complaint, we will inform you.
- Collection of information – we will confirm the details of your complaint and clarify if we are unsure.
- Treatment – we will ensure that you and your complaint are treated fairly.
- Commitment – we will follow-through on what we commit to doing.
- Timeliness – if we cannot resolve your complaint straight away, we will strive to resolve it within **14 working days**. For complaints which may take more time to resolve, we will keep you informed of our progress.
- Resolution – we aim to achieve a mutually acceptable resolution to all complaints.

Details of your Enquiries/Complaints

In order to resolve your complaint, it is important that you give us as much information as possible.

When you contact us, as much of the following information must be provided:-

- 1) Account Information - name, policy number or account number
- 2) Contact Details - mobile phone number or other preferred method of contact (house number, alternate mobile phone number, email, etc).
- 3) Complaint Information – details of the complaint and any supporting evidence

Once we receive this information, we will be able to investigate your complaint and work towards a resolution.

If a customer feels that a complaint has not been resolved fairly, they should inform us accordingly and we will advise the customer on the alternative dispute resolution avenue available.

Recording of Complaints

All complaints received are recorded in a register and a reference number is allocated to each complaint. A complaint file is opened for documentation of records and work done on each case. In addition, the status and progress of each complaint is kept in the system for easy monitoring, tracking, retrieval and analysis.

1. Walk-In Enquiries/Complaints

- a) Customers will be handled in a systematic manner and on a first-come-first-serve basis.
- b) Customers will be served within **30 minutes** on their arrival at the customer service desk
- c) Full details of the customer and his enquiry/complaint will be recorded by us for quality improvement purposes.
- d) Enquiries/complaints that do not require follow-up will be resolved immediately on that one visit.
- e) Customers will be briefed on the next course of action to be undertaken by the company's representative to handle enquiries/complaints that require investigation, etc. At an average, our customer should receive a response from us within **2 days** of filing the complaint and the status of dealing with the complaint be made known to the customer and updated every **14 days** until the complaint is resolved.

2. Phone Enquiries/Complaints

- a) Phone calls are to be answered within **3 rings**.
- b) Enquiries/complaints that do not require follow-up will be resolved during the first call.
- c) Enquiries that require follow-up will be resolved within **2 working** days.
- d) Complaints that require follow-up will be lodged with the company's Complaints Unit on the same day it is lodged by the customer and will be acknowledged by the Complaints Unit. The Complaints Unit will respond to our customer on such complaints within **2 working days** on receipt of the complaint.

In the event the complaint requires further investigation, our customer will be kept updated every **14 working days** on the status until the complaint is resolved.

3. Written Enquiries/Complaints (E-mail, Fax, Letter)

- a) Enquiries by e-mail will be responded to within **2 working days** with an initial automated response by e-mail to customer on acknowledgement of receipt of enquiry/complaint.
- b) Enquiries via letter or fax will be responded to within **2 working days**.
- c) Enquiries that require follow-up will be resolved within **14 working days**.
- d) Complaints via e-mail or fax will be lodged on the same day with the Complaints Unit for acknowledgement by the Complaints Unit. We will respond to our customer on such complaints by **2 working days** on receipt of the complaint.

In the event the complaint requires further investigation, our customer will be kept updated every **14 working days** on the status until the complaint is resolved.

DELIVERING OUR PROMISES THROUGH OUR CLAIMS PROCESS

We will endeavour to settle justified claims promptly through standardized procedures in claims administration. To facilitate your claims, you need to submit sufficient documentation.

Once you have made your submission, you can expect to receive a response from us within **3 working days**. The claims procedures are as follows:

- Claims registration with complete documentation and these documents will be stamped with date received for monitoring purposes.
- Claims assessment will be done in **5 working days upon receipt of full documentations from the Claimant**.
 - 1. For normal cases, customers will be updated on the progress within **5 working days**.
 - 2. For complex claims cases (insufficient documents), customers will be updated on the progress of their claims every **14 working days** until the claim is resolved.
- Cheque issuance will be within **5 working days**.
- **Cheque posted to the customers within 2 working days upon getting all the appropriate signatories to sign the cheque.**

Customers who are not satisfied with the claims decision can write to us at:

Complaints Unit
Progressive Insurance Bhd
7th, 9th & 10th Floor, Menara BGI
Plaza Berjaya, No.12 Jalan Imbi
50700 Kuala Lumpur
Tel: 03-21188000 Fax: 03-21188103
Email: progressive@progressiveinsurance.com.my

For documentation related to a specific claim, please visit our website at:

<http://www.progressiveinsurance.com.my/Contact Us/Complaints/>

ANTI-FRAUD STATEMENT

Progressive Insurance Berhad is committed to fraud control with an emphasis on proactive prevention, putting in place detection measures in its effort to reduce possibilities which could lead to fraud. Our approach to fraud control is focused on maintaining a legal and ethical climate which encourages all stakeholders to protect the Company's assets and raise any suspicion of fraud. We believe in zero tolerance to fraud. Thus, when a fraud is detected, suspected or alleged, we are committed to fully investigate the matter. We will work closely with the relevant authorities to ensure that justice is served and implement measures to recover as well as to minimize losses.

PERSONAL INFORMATION

Progressive Insurance Berhad will have in place a Privacy Policy which will ensure the safety and security of the usage of clients' information.

The Privacy Policy will have in place strong security measures, responsible privacy standards, safe operations of its delivery channel for data transmission between the insured and the insurer and strict guidelines on the usage of clients' information by its employees.

BUYING INSURANCE

We reserve the right to accept or reject an application to purchase our product. We will inform the applicant of the rejection and will also state the grounds for rejecting the application within **5 working days**.

Dated 1st February 2011