

Complaint Management Policy

Version 01_02

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Complaint Management Policy

Our policy, on complaint handling has been formulated taking into account the following:

- Fair Treatment for all customers both existing policy holders and prospects.
- Complaints raised by Customers are dealt with due care, courtesy and on time
- All complaints are dealt efficiently and fairly
- Our employees work in good faith and without prejudice to the interests of the customer.

In order to make the complaint mechanism more effective, a structured system has been built and in place. This system would ensure that complaint sought is just and fair and is attended within the given Service Level Agreements and within the guidelines provided by the Insurance Regulatory Commission of Sri Lanka (IRC SL).

Handling your complaint

If Customer wish to make complaint with respect to his insurance policy or anything connected to the policy or any services of the company, such complaints may be registered in any of the following modes.

Mode	Number/Email Address/Address
01. By Post or in Person	Any of our Branches Customer Service Unit – LOLC Life Assurance Limited No.258, M. Vincent Perera Mawatha,Colombo 14
02. Telephone	0115889488
03. Email	enquiry@lolclife.com
04. WhatsApp	0740028865
05. Webside	https://lolclife.com/#contact

Direct contact of officer in charge

01. Name	Mr. Prasad Kumara
02. Designation	Deputy Manager – Claims and Servicing
03. Address	LOLC Life Assurance Limited No.258, M. Vincent Perera Mawatha,Colombo 14
04. Telephone	0115889488
05. Mobile	0772784925
06. Email	PrasadKum@lolclife.com
07. Fax	0115931881

- All complaints will be acknowledged in writing within three (3) working days and sent to you either email, by post. We will communicate with you in writing by the same language used by you at the time of complaint made.
- Once receiving your complaint, we will investigate your complaint objectively and impartially, by considering the information you have provided us.

- We will notify you of our findings and any actions we may have taken in regards to your complaint. The time lines are.

	Category	TAT
1.	The acknowledgement of the complaint	Within 3 working days
2.	Provided Resolution	Within 14 working days
3.	If a resolution cannot be provided within Fourteen (14) working days	Call to the customer on the 10 th Working Day informing the delay and the reason
4.	To make an appeal	14 days from the date of receipt of the resolution or response from us.
5.	All matters relating complaints and appeals will be closed in the absence of a reply by you.	30 days from the date of receipt of the resolution or response from us.

How to make an appeal?

If you are dissatisfied with the initial resolution, following contact point is available to make an appeal

01. Name	Mr. Ravi Fonseka
02. Designation	Head of Underwriting
03. Address	LOLC Life Assurance Limited No.258, M. Vincent Perera Mawatha, Colombo 14
04. Telephone	0115889488
05. Mobile	0764819055
06. Email	RaviFo@lolclife.com
07. Fax	0115931881

Alternative Dispute Resolution (ADR) methods

If LOLC Life Assurance has been unable to resolve the complaint to the satisfaction of yourself within 30 days of the receipt of your complaint, and if you wish to pursue the matter further, your complaint may escalate to the Insurance Industry Ombudsman Centre.

The contact details for the Ombudsman as follows:

- Address - The Ombudsman, No 143A, Vajira Road, Colombo 5.
- Telephone - +94 11 452 8671 / +94 11 250 5542
- Fax - +94 11 452 8670 / +94 11 259 5625
- Email - info@insuranceombudsman.lk

The contact details of the IRCSL

Director Investigations
Insurance Regulatory Commission of Sri Lanka
Level 11 East Tower, World Trade Center
Colombo 01
Tel : 011 2396184-9 / 011 2335167
Email : investigation@ircsl.gov.lk / info@ircsl.gov.lk