

## What to do if you are unhappy with any aspect of your insurance

You can Lodge a Complaint Via:

**Call us:** +92 21 111 111 244 ext 350

**Write to us:** New Hampshire Insurance Company, 1st Floor, Dadex House, 34-A/1, Block 6, PECHS, Shahrah-e-Faisal Karachi. Pakistan

**Fax us:** +92 21 34169013

**Email us:** info-pakistan@aig.com

### Our commitment to you

At New Hampshire Insurance Company Pakistan Branch, we believe that you deserve to be treated in a courteous, fair and prompt manner. Our goal is to provide an excellent service to all of our customers.

If there is an occasion when you feel let down then please let us know immediately. New Hampshire Insurance Company in Pakistan takes all customer complaints seriously and we have established the following complaint procedure to resolve your concerns quickly, fairly and by the appropriate department.

Raising your concerns and how we will respond:

**Step 1:** Seeking resolution from the department you have been dealing with:

In the first instance we would encourage you to contact the department you are unhappy with. At New Hampshire Insurance Company Pakistan Branch, staff members are empowered to support you and resolve any concerns you may have. You can write, email or telephone, whichever is the most convenient, and ask your contact to review the situation.

Within 5 working days of receiving your complaint:

If we are unable to resolve the matter immediately or a more detailed investigation is required, we will send you a Response letter. The letter will provide the contact details of the person who will be supporting you throughout your complaint, along with a unique complaint reference number.

Within 4 weeks of receiving your complaint:

In our experience most complaints can be resolved within 4 weeks. If this is unlikely we will write to you providing an update and a date when we will next be in touch.

Within 8 weeks of receiving your complaint:

We will either provide you with a final response explaining the outcome of our investigation and the next steps, or a letter confirming when we anticipate we will have concluded our investigation.

**Step 2: Referral to the Insurance Ombudsman**

If you are not satisfied with our final response or if we have been unable to conclude our investigation within 8 weeks, you may refer your complaint to the Insurance Ombudsman through the following process:

The procedure as laid down under Section 129 of the Insurance Ordinance, 2000 and is summarized as follows:

- Before making a complaint the complainant is required to intimate in writing to the concerned insurance company his intention of filing a complaint.
- If the insurance company either fails to respond, or makes a reply which is unsatisfactory to the complaint, within a period of one month, the complainant may file a complaint at any time after that within a further period of three months.
- A complaint should be made on solemn affirmation or oath in writing addressed to the Insurance Ombudsman. The complaint shall set out the full particulars of the complaint matter and the name and address of the complainant.
- Copy of the notice sent to the insurance company along with postal / courier receipt should also be attached with your complaint. In all cases, three (03) complete sets of complaint are required to be filed with the Ombudsman, the address and phone numbers are mentioned as under:

**Insurance Ombudsman,**

Insurance Ombudsman Secretariat Plot No.197/5, 2nd Floor Pakistan Red Crescent Society,  
Annexe Building Dr. Daud Pota Road Near Cantt. Station KARACHI.  
Contact Nos.: 021-99207762/63