

CLIENT CHARTER MCIS INSURANCE BHD

Our commitment to our customers

We, at MCIS Insurance Bhd, will continuously innovate products and services whilst simplifying and creating user friendly business processes to meet your expectations and inculcate excellence in everything we do to ensure that you are treated fairly and given a fair value for your policy.

In this respect, we commit to the following:-

Prompt Responses

We consider all enquiries and feedback from our clients as “gifts” that help us to continuously improve our products and services.

If you have any questions, concerns or comments please, call, write, email or fax us @:-

GENERAL ENQUIRIES	COMPLAINTS AND FEEDBACK
<p>MCIS Insurance Berhad Wisma MCIS, Jalan Barat 46200 Petaling Jaya, Selangor Darul Ehsan</p> <p>Contact Center: 603-7652 3388</p> <p>Facsimile: 603-7956 4388</p> <p>Email: info@mcis.my</p>	<p>Complaints Unit Level 1, Podium 2 Wisma MCIS, Jalan Barat 46200 Petaling Jaya, Selangor Darul Ehsan</p> <p>Contact Center: 603-7652 3388 03-7652 3922 /3943 (DID)</p> <p>Facsimile: 603-7956 4388</p> <p>Email: info@mcis.my</p>

Respond to enquiries, Feedbacks and concerns raised as follows:-

- 1. Acknowledge within 2 business days.*
- 2. If needed, request information or clarification within 2 business days.*
- 3. Resolute standard service request within 7 business days.*

Should you click on the Complaint procedures link found in our Corporate webpage www.mcis.my, you will be guided on how to make a complaint and be informed on how the complaint is processed.

Quality Services

We believe our success depends on exceeding the expectation level of our customers through customer focused value creation throughout the organization.

We are continuously improving our products, services and facilities whilst also investing in technology and developing staff competencies to meet your needs.

1. SHOULD YOU WALK IN TO OUR HEAD OFFICE, YOU CAN EXPECT:-

- Continuous Customer Services available from 8.30 a.m. to 5.30 p.m. from Monday to Friday
- Average waiting time of 15-20 minutes
- Payment express counter
- Multitasking staff creating One Stop Service which includes policy servicing, receipts & payment, claims, etc.
- Friendly customer service staff in a conducive environment

2. APPENDED BELOW ARE TYPES OF REQUEST WE WILL BE ABLE TO ASSIST YOU WITH:-

- New Business – When you have just purchased a policy with MCIS Insurance Bhd;
- Policy Servicing – When you policy have commenced right up to maturity;
- Claims – Should you require assistance in submitting a claim.

2.1 New Policy

Life Insurance Business	You need to	We will
Issue your life insurance policy	Complete and submit the full set of the application forms with all other requirements and pay the premium deposit.	Issue your policy within 3 Business days.
Dispatch your Policy Document	Indicate your preference whether to receive Policy Document via registered post or hand delivered by your servicing agent.	Dispatch your Policy Document within 10 Business days from issuing your policy.

2.2 Policy Servicing

Life Insurance Business	You need to	We will
Policy Loan applications	Complete and submit the Policy Loan application form, NRIC for verification and bank passbook for eBanking to any of our Office. Complete and mail the Policy Loan Agreement to us.	Process your loan application within 1 hour. If loan application exceed RM 20,000 and payment via cheque maximum 2 business days. Post your policy loan cheque within 3 Business days, upon receipt of you application.
Nomination	Complete and submit your Nomination form.	Process walk in within 30 minutes Process mail within 3 Business days
Personal/Contact details	Complete our alteration form or submit a written application.	Process Walk in within 30 minutes Process Mail within 3 Business days
Policy alterations	Complete our alteration form or submit a written application.	Process within 7 Business days, upon receipt of you application. If complex alteration maximum 14 business days.
Revival or reinstatement	Complete the Declaration of Good Health Form and pay the outstanding premiums with interest.	Revival or reinstate your policy within 7 Business days, upon receipt of you application, subject to insurability.

2.3 Claims

Life Insurance Business	You need to	We will
Hospital Benefit claims	Complete the Hospital Benefit Claim Form along with the confirmation of the Hospital / Doctor section stating the reason for hospitalization.	Pay your legitimate claim within 14 business days.
Personnel Accident claims	Complete the Personnel Accident Claim Form supported Medical certificates, bills, doctor confirmation and police report wherever applicable.	Pay your legitimate claim within 14 business days.
Acknowledgement of major claims. Major claims mean death, permanent disability or critical illnesses.	Notify us via letter or email.	Acknowledge your claim within 7 Business days upon intimation.
Settlement of Claims	Sign the discharge and return to us.	Settle your claim within 14 Business days upon receipt of the documents.

Fraud Framework

Our Fraud Risk Management Framework was established to put into practice the management's view on the seriousness of the risks associated with Fraud, be it internal fraud, being that which is committed by employees within the organization or external fraud where policy holders or external parties attempt to defraud the Company.

Our Anti fraud measures are well developed and one of the key measure if our "whistle blowing policy". If you have information on or suspect of fraudulent practices, regardless of who it may be within MCIS INSURANCE BERHAD, or any of our members within the Agency force, or our Policy holders, Suppliers or Business Partners please let us know immediately via our secured email whistleblowing@mcis.my. We would ensure all communication is kept confidential and appropriate measures are taken upon receiving feedback via this channel. You may find our Fraud Framework at www.mcis.my / Client Charter/ Fraud Framework.

Other measures in place to prevent fraud would include (but not limited to) the following:-

- (a) Conduct checks with licensed credit referencing agency. Records from such search if carried out would be retained in the file.
- (b) Enhanced due diligence on customers based on AMLA/CFT (Anti Money Laundering and Counter Financing of Terrorism) requirements which would require us to request further information or verify information provided to us.
- (c) Seek/ exchange information with other insurers through authorized databases whilst complying to the requirements of the Personal Data Protection Act 2010. We can supply, on request, further details of the databases we access or contribute to.

The Compliance Department is designated to receive and review fraud cases and we maintain close working relationship with Bank Negara Malaysia as well as other relevant authorities. We have provided under "useful links" (<http://www.mcis.my/links/links.asp>) at our main page the links to the relevant authorities.

In dealing with fraudulent cases, we have internal checks within the various departments to alert the staff of possible fraud. Each department has its own procedures in establishing and investigating fraud. The internal policy covers appointment of adjustors/ investigators, segregation of duties of the investigating staff, and prohibition on close liaison with related parties. Once a fraud has been established, we would proceed to make the relevant police report.

It is also important to ensure that Information provided to us is accurate and all the required disclosures are made in utmost good faith.

Personal Data Protection Act

Any information provided to us regarding you, the insured or your beneficiaries will be processed by us, in compliance with the provisions of the Data Protection Act 2010 for the purpose of providing Insurance and handling claims.

We may also keep your information for a reasonable period to contact you about our services and pass your information on to carefully selected third parties who may contact you with information or offers which may be of interest to you.

You have a right to request access to, and to request correction of any personal data which we hold about you. If you wish to exercise these rights, or if you have any further data protection queries, please contact the Compliance Manager, whose details are set out at the end of this Charter.

Security and Privacy

The cornerstone of our business is the trust that our clients place in us. To preserve the confidentiality of all information you provide to us, we have set out certain principles which are specified in our Privacy Policy.

Further, pursuant to our commitment to our client, we have implemented elaborate security systems and taken relevant measures, both physical and electronic, designed, among others, to prevent unauthorized access to your personal information by any unauthorized party.

These strict measures have been adopted to ensure there is no unauthorized or accidental access, usage, variation or deletion of your personal information. The elaborate security system implemented also ensures that our system is duly protected by "firewalls" and with 24 hours 7 days a week monitored to discourage and prevent unauthorized access to our database.

Treating Customers Fairly (TCF)

Our TCF mission is to make significant contribution to achieve excellence in everything we do and ensure that our customers are treated fairly in the way we want ourselves to be treated.

- We would endeavor to provide our customers with products that best suit their needs.
- Ensure that our Staff and Agency force are well trained
- Our Marketing materials are easy to read and understood and provide relevant and accurate information about the product that you have bought or may buy.
- We would be transparent in our dealings with you at all times.
- We will welcome you as our valued customer with a "Welcome Call" to ascertain if you have been well advised on the product purchased.
- When you complaint, we will try our best to resolve your concerns as soon as we can and if we are unable to accommodate, we will direct you to the relevant authority to give you a fair hearing.

Key Points to Remember

1. Free Look Period

- The free look period starts from the date you first received your new policy document.
- If you decide to cancel your policy, you have 15 days from the date you first received the policy document. Please write to the company to confirm your intention.
- The full premium will be refunded if cancellation is made during the free look period.

2. Disclaimer

We reserve the right to accept, counter offer or decline any insurance application to purchase our product. If the risk is declined we will inform the applicant within 7 business days.