

COMPLAINTS POLICY & PROCEDURES

1. HOW TO LODGE A COMPLAINT

- ✓ By email to complaints@prudentialzenith.com
- ✓ By writing to us at our corporate head office or any of our branch offices
- ✓ In person by speaking to any of our customer care staff.
- ✓ By calling us on the numbers: +23412784555

2. COMPLAINTS RESOLUTION PROCEDURE

Stage 1 (1st Line officers)

On receipt of a complaint we shall do the following:

- ✓ Register a received complaint and officially communicate our acknowledgement within 12 hours.
- ✓ Carry out a preliminary review of the complaint in order to ascertain if any additional information or documentation may be needed to initiate and complete an investigation. Where necessary, we may contact the complainant to seek further clarity or request additional information within the next 24 hours.
- ✓ Scrutinize the complaint and understand the customer's grievance, identify and classify the complaint to its correct type or subtype for effective analysis.
- ✓ Objectively and impartially investigate the complaint, by considering the information provided by the complainant and any other information which may be available, that could assist us in providing a redress or resolution.
- ✓ We shall duly notify the complainant of our findings and actions we may have taken towards closure of the issue within 5 working days from the date of filing.

Step 2 (Internal Complaint Resolution Committee):

Following stage 1, unresolved complaints spanning over a period of 5 working days shall be referred to the Internal Complaints Resolution Committee. The committee shall objectively and impartially investigate the complaint and the conclusion reached by the investigating officer, by considering the information provided by the complainant and any other information which may be available. The committee shall duly notify the complainant of their findings and the actions taken towards the closure of the issue within 10 working days from the date of filing.

Stage 3 (Involvement of Executive Management):

The complaint shall be referred to members of the Executive Management if unresolved at stage 2 within 2 working days of receiving the complaint. Executive Management in this regard shall include either or both of the Chief Executive Officer and the Chief Financial Officer.

Step 4 (Escalation to NAICOM):

Where the complainant is dissatisfied with all the above resolutions, he/she may be advised to seek redress via the National Insurance Commission, Plot 1239, Ladoke Akintola Boulevard, Garki II – Abuja.

3. COMPLAINT RECORDING

Records and facts of all complaints received shall be kept and maintained in electronic and manual registers by the Compliance Unit for a minimum period of six years in accordance with our Records Retention Policy. This information shall also serve to inform our continuous improvement process and monitoring through regular review.

4. RESOLUTION AND CLOSURE

A complaint shall be deemed resolved and closed when the undernoted conditions have been met:

- Prudential Zenith Life Insurance Limited has fully consented to the complainants' request and provided the complainant with valid reasons for the Company's action/inaction.
- Where the complainant has accepted our resolution.
- Where the complainant does not respond within 4 weeks of receiving notification of our resolution, we shall close our books on such complaint.