

Our passion for Treating Clients Fairly governs everything we do and drives our mission to provide our corporate and individual customers world-class insurance solutions which are relevant, appropriate and fairly priced, supported by our first-class service.

There may, however, be occasions when you feel you have not received the service you expect from us. We want to hear about these experiences so we can continually improve our customer service.

If you wish to register a complaint, please email us at administration@unihealthandlife.com providing the following details:

- Full Name
- Customer Reference Number (Policy Number/Quote Number/Claim Number/Other)
- Telephone Number and preferred time to receive phone calls
- Email Address
- Details of your complaint
- Please attach any supporting documentation you feel is applicable or relevant

Our Complaints Procedure

With reference to the response times referred to below, we will only recognise a complaint as received once we have sufficient information from you to conduct an effective investigation into your complaint.

1. We will acknowledge your complaint within three working days of receiving it. We may ask you for further information or clarification to assist us with our investigation.
2. We will fully investigate the matter you have brought to our attention.
3. We aim to provide a resolution to a complaint within 15 working days. If we are unable to complete our investigation of your matter at this time, we will write to you informing you of the progress we have made.
4. Either way, we will write to you within 30 working days of receiving your complaint with the results of our investigation, a proposed resolution of the problem and any settlement, if applicable. Any agreed settlement will be acted on promptly.

If you wish to check on the progress of a complaint already made, please contact us by email or telephone on **+44 203 196 7374**.

Referral to the Commission

If we cannot settle your complaint within 30 working days, or you are not satisfied with our proposed resolution to your complaint, it can be referred to the Financial Services Commission of Mauritius.

The Financial Services Commission

FSC House, 54 Cybercity, Ebene

Telephone: +230 403 7000

Facsimile: +230 467 7172

Email: fscmauritius@intnet.mu

