

# INSURANCE/TAKAFUL INDUSTRY'S CUSTOMER SERVICE CHARTER

<b>Pillar 1</b>		<b>INSURANCE / TAKAFUL MADE ACCESSIBLE</b>
<b>Description</b>		<p>Offer an active engagement model wherein a customer is aware of:</p> <ul style="list-style-type: none"> <li>• Multi-channel options &amp; accessibility for purchase and enquiry.</li> <li>• Where and how to provide feedback, suggestions and to complain.</li> </ul>
<b>Expected Outcome</b>		<b>BETTER ENGAGEMENT &amp; IMPROVED SERVICES</b>
<b>Service Level Target</b>		<ol style="list-style-type: none"> <li>1. Multi-channels and appropriate channels are being used for purchase and enquiry.</li> <li>2. Online channels are being used for purchase and enquiry.</li> <li>3. Feedback, suggestions and complaints are received via channels provided.</li> </ol>
<b>No.</b>	<b>Commitment</b>	<b>Service Level</b>
1.1	<b>We will make insurance and takaful products easily accessible via various channels, physically and virtually, to obtain information, purchase or make enquiries</b>	<p><b>To this end, the following are to be adopted: -</b></p> <ol style="list-style-type: none"> <li>1. <b>Offer an active engagement model wherein a customer is aware of:</b> <ul style="list-style-type: none"> <li>• <b>Multi-channel options and accessibility for making purchases and enquiries.</b></li> <li>• <b>Where and how to provide feedback, suggestions and complaints.</b></li> </ul> </li> <li>2. <b>Reinforce that insurance / takaful is easily accessible via various channels, physically and virtually.</b> <ul style="list-style-type: none"> <li>• <b>Customers are kept informed on the physical and engagement channels available for them to purchase products or to make enquiries.</b></li> <li>• <b>Specifically, customers should have access to the following:</b></li> </ul> </li> </ol>

1.2	We will actively seek feedback, suggestions or complaints on how insurers can serve customers better	<ul style="list-style-type: none"><li>○ An insurance / takaful agent locator.</li><li>○ List of customer engagement channels, i.e. corporate website, selfservice customer web portal and call centre.</li><li>○ Social media</li></ul> <p>3. Channel availability may vary from time to time, and customers will be informed accordingly.</p> <p>1. Customers are provided with available channels to provide feedback and suggestions via:</p> <table><tr><td>Corporate Website</td><td><a href="http://www.kurnia.com">www.kurnia.com</a></td></tr><tr><td>Self-service customer web portal</td><td><a href="http://www.kurnia.com">www.kurnia.com</a></td></tr><tr><td>Call centre</td><td>1 800 88 3833</td></tr><tr><td>Branch</td><td><a href="https://www.kurnia.com/locate">https://www.kurnia.com/locate</a></td></tr><tr><td>Email</td><td><a href="mailto:customer@kurnia.com">customer@kurnia.com</a></td></tr><tr><td>Letter</td><td>Liberty Insurance Tower, CT9, Pavilion Damansara Heights, 3, Jalan Damanlela, Pusat Bandar Damansara, 50490 Kuala Lumpur</td></tr></table> <p>2. The Insurer / takaful operator will conduct periodic customer satisfaction feedback/surveys to ensure that customers' needs are fulfilled.</p>	Corporate Website	<a href="http://www.kurnia.com">www.kurnia.com</a>	Self-service customer web portal	<a href="http://www.kurnia.com">www.kurnia.com</a>	Call centre	1 800 88 3833	Branch	<a href="https://www.kurnia.com/locate">https://www.kurnia.com/locate</a>	Email	<a href="mailto:customer@kurnia.com">customer@kurnia.com</a>	Letter	Liberty Insurance Tower, CT9, Pavilion Damansara Heights, 3, Jalan Damanlela, Pusat Bandar Damansara, 50490 Kuala Lumpur
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