

COMPLAINTS PROCEDURE

All Complaints are to be submitted preferably in writing and submitted physically at our front desk or sent to customerservice@kiz.co.zm. The complaint should ideally be signed by the complainant, complete with address. Further, see below the escalation procedure for quick and easy resolve of registered complaints.

- 1st tier complaints are handled by respective handler in direct contact with the client and are resolved within 24 hours of registration of complaint.
- If the client is not satisfied with the resolve of complaint, they can proceed to escalate the matter to responsible manager whom should resolve the complaint within 24hrs.
- All written complaints are to shared via email; customerservice@kiz.co.zm, preferably signed by the complainant and clearly indicating their address.
- Verbal complaints can further be registered via our telephone; +260979152636. They would be then referred to appropriate department for resolve within 24hours.
- Serious complaints involving inappropriate behaviour of staff (e.g., rudeness, discrimination, or harassment) will be directed to the CEO, and if appropriate, the HR Officer. The initial acknowledgement by the responsible officer, detailing the likely action to be taken, will occur within 24 hours.
- Serious complaints involving personal injury, a breach of the law or financial implications and complaints which involve the need for a detailed knowledge of ExCom's operations and procedures, will be directed to the responsible officer/Manager in the first instance (i.e., 2nd Tier), followed by the CEO (3rd Tier) where necessary. Once again, the initial acknowledgement should be made within 48 hours by the responsible officer. The procedure for the internal review decisions should then be followed.
- Any appeal against a response from 1st Tier staff can be referred to a 2nd Tier Manager, Chief Underwriter or CEO for resolution. Any appeal against response from 2nd Tier staff should be referred to CEO for resolution.
- Should the CEO consider that a complaint is of a nature that requires the involvement of an independent mediator/facilitator, this process could be employed to assist in a 3rd Tier review.

Klapton Insurance Zambia is committed to providing the best solutions to complaints registered, we believe our clients are the reason we are in business, that is why we make it our business to understand the unique needs of every client we interact with.