



**Customer Complaints Procedure Manual**  
**Allianz Nigeria Insurance plc.**

## Overview

At Allianz Nigeria Insurance plc (“Allianz Nigeria”/“The Company”), we welcome compliments, complaints and suggestions in order to provide an excellent service. Any person may provide us with feedback or make a complaint regarding any aspect of our products and services or procedures. This will help us to identify the things we can improve. When any of our clients wants to make a complaint, we will make sure their views are respected, and that they are kept informed as the complaint is dealt with. We will also ensure that the client has the opportunity to be involved in the resolution process.

This policy applies to all clients and staff of Allianz Nigeria Insurance plc.

## Objectives

- To indicate the right of our customers to complain when dissatisfied about our products and services.
- Respond to and attempt to resolve customer complaints at first call or as soon as possible.
- Ensure complaints are resolved to each customer’s satisfaction whenever possible.
- Provide customers and Allianz Nigeria staff with an understanding of the formal complaint process for all customer interaction within Allianz Nigeria Insurance plc.

## Our commitment to our clients

We will endeavor to resolve all complaints as quickly as possible and to achieve this, we intend to resolve complaints within the following timescales:

<b>First Stage</b>	<ul style="list-style-type: none"><li>• Once we receive a complaint, we will determine if we are able to resolve the matter by close of business on the first working day following its receipt. If so, we will simply do so and advise the client via mail or phone call.</li></ul>
<b>Second Stage</b>	<ul style="list-style-type: none"><li>• If we are not able to resolve the matter as above, we will write the client within three business days acknowledging complaint and confirming our understanding of the situation while escalating to a senior management level for resolution.</li></ul>

<p><b>Third stage</b></p>	<ul style="list-style-type: none"> <li>• If we have not been able to resolve the issue sooner, after 10 business days we will send an email explaining why we are not yet in a position to resolve the complaint and we shall also forward this to the internal audit unit for resolution.</li> </ul>
<p><b>Fourth stage</b></p>	<ul style="list-style-type: none"> <li>• If we have not been able to resolve the complaint sooner, after four weeks we will send a progress report explaining why we are not yet in a position to resolve the complaint and escalate to NAICOM Complaint Bureau for Arbitration for resolution.</li> </ul>
<p><b>The final stage</b></p>	<ul style="list-style-type: none"> <li>• If we are not able to resolve the complaint sooner after 8 weeks complainant can escalate to the court of the land for resolution.</li> </ul>

**PLEASE NOTE**

**1.** A business day is any day from Monday to Friday between 7am and 7pm, excluding public holidays. When a complaint is received on a public holiday, non-business day, or outside business hours, we will treat the complaint as being received on the next business day.

**2.** We will ensure the emails/letters we send are clear and explain things properly. When we resolve a complaint, you will receive:

**Summary Resolution Communication** – Where we have been able to resolve a complaint within 3 (three) business days, we will issue a Summary Resolution Communication explaining that we believe the complaint has been resolved. This will include details of how to escalate the case if you remain dissatisfied.

**Non-Resolution of Complaint**

**3.** Where the complaint is not resolved within the stipulated time frame the complainant shall escalate same to NAICOM complaint bureau. We have provided the contact details below:

## External Complaint Contact Details

### NAICOM

Email: [info@naicom.gov.ng](mailto:info@naicom.gov.ng)

Plot 1239 Ladoke Akintola Boulevard,  
P.M.B 457, Garki, Abuja  
Telephone- +234 (09) 875-6021

### Public complaints commission

Email: [info@pcc.org.ng](mailto:info@pcc.org.ng)

25 Aguiyi Ironsi Street,  
Maitama Abuja Nigeria  
Telephone: +2348035400172, +23456014878

### Decline Complaints

Allianz Nigeria Insurance plc may decline to deal with a complaint at any time where the complaint is:

- Frivolous (Lacking any form of seriousness)
- Not made in good faith
- One that has occurred more than 60 days prior to its being lodged without being reported.
- A complaint that Allianz Nigeria Insurance plc has previously dealt with.
- Lodged with an external agency and it is more appropriate for the matter to be dealt with by that agency.

### How to register a complaint with Allianz Nigeria Insurance plc

To register a complaint, our clients can do so by contacting our Customer service desk via the following channels:

Email: [info@allianz.ng](mailto:info@allianz.ng)

Phone call: 08002554269 (0800ALLIANZ)

Website: [www.allianz.ng](http://www.allianz.ng)

Address: 307, Adeola Odeku Street Victoria Island, Lagos

We are committed to resolving all clients' complaint promptly and in accordance with the timeframe shown above. If for any reason it is not possible to observe the time limits in any of the stages, we will let our clients know and explain why.