

مبادئ حماية عملاء
شركات قطاع التأمين

Insurance Consumer
Protection Principles

طبقاً لتعليمات مؤسسة النقد العربي السعودي
إدارة حماية العملاء

As stated by the Saudi Arabian Monetary
Agency (SAMA) Consumer Protection
Department

معكم في جميع مراحل الحياة

Allianz



البنك السعودي الفرنسي
Allianz Saudi Fransi



Dear Customer

In order to improve our services and save your time, we have put together a few steps that make it easier to understand the primary steps before buying your insurance policy as well as its general principles. Please read them carefully:

- When choosing your Motor Insurance plan ask about the benefits and differences between each and every plan provided.
- Don't forget to mention the names of all those who are authorized to drive the vehicle, excluding the owner, as well as their respective ages.
- Ask about any extra fees that you might incur when choosing the extra benefits of your Motor Insurance plan like a replacement car, national catastrophe coverage and/or personal accidents coverage.
- Ask about the procedures and required documents to initiate a claim.
- Ask clearly about the reimbursement and total loss settlement procedures.
- Ask about the mechanism of calculating your insurance premium.
- Inquire about the depreciation ratio and the deductible amount and how to keep them in balance.
- Always be sure that the cover value is exactly identical to what you requested and the insurance premium that you paid.
- Don't forget to ask about general or special exclusions where the insured is not covered during an accident.
- Ask about the reasons an insurance policy is automatically cancelled and the cancellation method.
- Make sure you commit to safe driving on road and obeying all traffic rules.

General Principles

Principle 1: Fair and Equal Dealing

Companies should deal fairly and honestly with all customers and beneficiaries at all stages of their relationship and fulfill their obligations under the rules and regulations and the instructions of SAMA. Employees should follow international practices to meet the obligations of the customer, making this an integral part of its culture. Companies should provide good care to customers and beneficiaries in general, especially the elderly, those with a limited education, and those with special needs – of both genders.

Principle 2: Disclosure and Transparency

Companies should clarify the rights, responsibilities and duties of all parties in the policy relationship, installment details, commissions, types of risks and the procedure for ending the insurance relationship or cancelling the policy and the consequent effects on the insured person. Companies should also take into consideration that the policy terms and conditions should be clear, brief, easy to understand, accurate and not misleading. Companies and their employees should answer all customer inquiries related to the insurance products offered by the company or related to the issued policies. In addition, companies should update all information related to services and insurance products on a regular basis and provide all the necessary and updated information about the services and insurance services, including through the company's website.

Principle 3: Financial Education and Awareness

Companies should establish programs and appropriate mechanisms to develop the knowledge and skills of current and potential customers in order to raise their awareness and understanding of the basic risks and benefits of the insurance product. Companies should also explain the customer's rights and duties, as well as, direct them to appropriate sources of additional information, so that they may make informed and effective decisions.

Principle 4: Behavior and Work Ethic

Since the company bears primary responsibility for protecting the customer's financial interests; Companies should work in a professional and responsible way and provide their services and meet their obligations.

Principle 5: Non-Discrimination Policy

The Company and its employees should not discriminate in their dealings with the current or potential customers on the basis of race, gender or religion.

Principle 6: Protection Against Fraud

Companies should apply the strictest possible security measures and supervision of procedures to reduce fraud and other illegal actions.

Principle 7: Information Privacy Protection

Companies should protect the customer's financial, insurance and personal information, use them solely for purposes for which the client has granted approval, and not disclose details to any third party without a prior permission from the Company, with the exception of the corporate accounts, actuarial experts, reinsurance companies and related parties.

Principle 8: Complaint Handling

Companies should provide an appropriate procedure for customers to handle their complaints, with a procedure that is fair, clear and effective, and which provides for the follow-up and resolution of complaints without delay, in accordance with the rules, regulations and instructions issued by SAMA and relevant authorities.

Principle 9: Competition

Companies should compete in providing the best products, services and prices to meet the customer's needs, without breaking the rules, regulations and instructions related to the method and procedure of pricing insurance products.

Principle 10: Third Parties

Companies are responsible for ensuring that all external sources providing financial services on behalf of the company, work towards protecting the customer's interest only and are fully compliant with SAMA's regulations.

Principle 11: Conflict of Interest

Companies should have a written policy on conflict of interest, and establish the necessary procedures to guarantee fairness in dealing with customers. The company should ensure the existence and application of policies that detect conflicts of interest.

Principle 12: Adequate Resources

Companies must take steps to provide sufficient administrative, financial, operative and human resources to operate its businesses and provide services across all branches in the Kingdom.



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Customer Responsibilities

1. Be honest when presenting information

Always present full and specific information when filling in the forms required. Refrain from presenting any information that is misleading, wrong or incomplete, and avoid non-disclosure of important or essential information.

2. Carefully read all information that the company has provided

You will be given all the information needed about the obligations you undertake, in return for receiving a product or service. View these obligations to ensure you clearly understand them and your commitment to them.

3. Ask questions

If the terms and conditions of a policy or any documents presented by the company are not clear, it is the customer's right to seek clarity by questioning the company's staff. Employees must answer questions in a professional, clear way that will help the customer understand and make the right decisions.

4. Check the insurance policy and data

Make sure that the printed version of the insurance policy includes the entire contents of the document and that it does not limit, for example, your personal data, the effective date of insurance coverage, the terms of the document, the limits and exclusions of coverage, and supplements to the document.

5. Know how to file a complaint

The company will provide you with all the information and data required on the procedure for filing a complaint, such as the numbers and addresses to contact if

you wish to file or follow up a complaint, as well as the timeframe for its response. This contact can also advise you on taking your complaint to a higher authority, if necessary.

6. Use the insurance service or product according to its terms and conditions

Do not use the insurance service or product without following the terms and conditions that have been clarified in the insurance document, making sure you have fully understood them.

7. Do not take risks

Some products and services may have varying levels of risk, and companies must explain them clearly. Do not accept a product or service if you feel the level of risk does not suit your financial circumstances.

8. Request products or services suitable for your needs

When requesting an insurance product or service, ensure it meets your needs and that you have the ability to fulfill your obligations under that policy.

9. Notify the company of any illegality

In the event that any illegal action is discovered which affects the product or the service provided, you must inform the company immediately and, in the event of the company failing to respond, you have the right to present your complaint to SAMA.

10. Consult the company if you are facing financial difficulties

Contact your insurance company to request a consultation if you are facing financial difficulties and are not able to

meet your obligations under the policy, in order to discuss available options that will suit your current situation.

11. Updating information

You must update your personal information to meet compliance rules and ensure the data is up-to-date whenever the company requires it. You should be aware that updating your essential personal data is your responsibility and that failure to do so may result in the loss of your rights.

12. Address

Provide your address (regular address and/or e-mail address) and your personal contact numbers when requested by the company. Do not use any other addresses that do not belong to you, such as those of friends or family, which may lead to your personal information being revealed.

13. Official authorization

Be careful when giving out official authorization to complete your insurance transactions. Ensure you know the person to whom you are giving authority to act on your behalf.

14. Do not sign forms that are incomplete

Make sure all required information is completed before you sign. Do not sign forms with unfilled boxes or fields.

15. Review all your information

You should review all the information you provided when requesting a product or service, to ensure all the data is correctly stated in written form.

16. Do not disclose your personal data

- Under no circumstances, give out any personal or insurance information to any party other than the company or official bodies.
- You should provide the company with any information that is related to the insurance product or service required, including information essential to determining your insurance needs and evaluating the risks you might be exposed to.

17. Your right to receive copies

- Make sure to have a copy of all contracts and documents signed with the company, for your safekeeping.
- Regarding mandatory insurance documents for vehicles, your insurance document must follow all the mandatory rules and provisions for documents, which can be found on the SAMA website www.sama.gov.sa
- Regarding online insurance documents that the company issues through its website: the requester of insurance has the right to ask the company and/or any of its branches to supply him directly with hard copies of the insurance document and any other related documents. These should be signed and stamped by the company, and the customer may ask the company to forward them by mail within a time period not exceeding 7 business days from the date of the request

Claim Submission Guide

To ensure a faster and smoother service, kindly follow these steps to submit your claim:

Required Claim Documents :

- Original Moroor (Traffic Police) or Najm report
- Accident location map (provided by Moroor)
- A copy of the vehicle's registration card or a print from Moroor as a proof of ownership (In case the registration expired)
- A copy of the driver's valid driving license
- A copy of the vehicle's insurance card
- A copy of the repair permit
- Moroor repair estimates (3 workshops estimations/Auto parts estimate or Car Showrooms (Sheikh Al Ma'aredh) for accidents that are estimated at more than 5000 SAR)
- Pictures of the damaged vehicle (Third Party)
- A copy of the Bank Account Number with the IBAN (Bank transfer)

How to submit a Claim

- Visit the Company HQ or Branch in your respective city
- Call the Company at: 011 8749700 or 920028727 Claims Department Extensions 219 - 221
- Reach us on: www.allianzsf.com

Complaint Submission Steps

Providing you with the best services is our utmost goal at Allianz Saudi Fransi, to ensure that our services truly fulfill your need, and in case you have any complaints, kindly follow these steps:

1. In case you personally visit the company HQ to submit a complaint

- Request to meet the Customer Complaints Representative
- The representative will analyze the nature of this complaint and try to solve it on the spot if possible
- If that wasn't possible, the client can then fill an official numbered Complaint Submission document
- The client is given a copy of said document
- Your complaint will be reviewed within 5 business days and we will try to resolve it within this period
- If the complaint wasn't resolved in 5 business day, it will be given another official 10 working days period
- If for any reason, the complaint wasn't resolved by then, you will be redirected to the Saudi Arabian Monetary Agency (SAMA) Customer Protection Management or The Insurance Disputes Committee.

2. Submitting a complaint by Email/Fax

- Send a detailed description of the complaint with your name and mobile number
- Attach all legal documents related to the complaints as well as your Insurance Card or Claims Application (if applicable)
- You will receive a confirmation email on the same day with your electronic ticket number
- Your complaint will be reviewed within 5 business days and we will try to resolve it within this period
- If the complaint wasn't resolved in 5 business day, it will be given another official 10 working days period
- If for any reason, the complaint wasn't resolved by then, you will be redirected to the Saudi Arabian Monetary Agency (SAMA) Customer Protection Management or The Insurance Disputes Committee.

How to submit a complaint:

- Visit the Company HQ or Branch in your respective city
- Call the Company at: 011 874 9700 Customer Complaints Representative Extension 371
- Send your complaint via email at: customercomplaints@allianzsf.com.sa
- Reach us on: www.allianzsf.com