

## CUSTOMER SERVICE CHARTER

### **Purpose**

This Charter defines how **Surefront Insurance Brokers Ltd** ("Surefront") serves, protects, and advocates for our customers across the entire insurance lifecycle. It sets measurable service standards and turnaround times (TATs) for our brokerage services and our liaison with underwriters, assessors, and service providers.

### **Our Promise**

We act solely in our client's best interest. We provide clear advice, negotiate competitively with efficient underwriters, and deliver fast, accurate service with proactive communication.

### **1) Service Standards & Turnaround Times (TATs)**

<b>Service Area</b>	<b>Standard</b>	<b>Turnaround Time (TAT)</b>
<b>Advisory, Quotes &amp; Placement</b>	Initial enquiry response	Within 2 business hours
	Personal lines quotes (Motor, Domestic, Travel)	Within 4 business hours
	SME package quotes	Within 24 hours
	Corporate/complex risks	3–5 business days (subject to data completeness)
	Market comparison schedules (corporates)	5–7 business days from full documentation
<b>Binding Cover &amp; Documentation</b>	Confirmation of cover / Cover Note / Risk Note	Same business day ( $\leq 4$ hours)
	Policy documents from underwriter Certificates (Motor, WIBA, GL, etc.)	5–10 business days; interim confirmation same day Same day (standard) / within 24 hours (complex)
<b>Endorsements &amp; Amendments</b>	Client request acknowledgement	Within 2 business hours
	Submission to underwriter	Within 24 hours of receipt
	Underwriter endorsement issuance	Within 3 business days; client updated within 24 hours of receipt
<b>Medical (Health) Scheme Operations</b>	Pre-authorization submission	Within 1 hour of complete docs
	Emergency pre-authorization	Immediate escalation; $\leq 1$ hour response
	Member onboarding & card issuance	Within 5 business days of full enrolment data
<b>Claims Handling</b>	Claim acknowledgement & file opening	Within 2 business hours (next business day if after hours)
	Lodgement to underwriter/loss adjuster	Within 24 hours of receiving initial docs
	First status update	Within 48 hours of notification
	Ongoing updates	Every 5 business days or on milestones
	Fast-track claims (windscreen, travel delay, etc.)	3–5 business days from full documentation
	Motor repairs (inspection & authority)	Inspection within 24 hours; authority within 3–5 business days of docs & report
	Medical reimbursements	Submitted within 24 hours; settlement in 7–14 business days (insurer dependent)
<b>Premium &amp; Accounts</b>	Client receipting & statement update	Within 24 hours
	Refund processing	Initiated within 3 business days of insurer confirmation
<b>Renewals &amp; Lapse Prevention</b>	Renewal notices	60/30/14/7 days before expiry

	Continuity of cover	Guaranteed if client confirms terms and payment before expiry
<b>Communication Standards</b>	Phone call answering Email acknowledgement Formal correspondence acknowledgement	Within 3 rings (where practicable) Same business day ( $\leq 4$ business hours) Within 1 business day

## 2) Dispute Resolution & Escalation

We aim to resolve concerns quickly, fairly, and in line with IRA's Treating Customers Fairly (TCF) principles.

### Step 1: Frontline Resolution

- Raise the issue with your Surefront Account Manager/Service Desk.
- Acknowledge **within 1 business day**; provide a resolution plan/ETA.

### Step 2: Management & Executive Review

- If unresolved, escalate to the **Operations Manager, Head of Operations, or CEO**.
- Firm feedback will be given **immediately or at most within 24 hours**, with clear guidance on progress made and any further steps required to conclude the matter.

### Step 3: External Redress

- If dissatisfied after internal steps, clients may seek resolution via the applicable regulatory/industry mechanisms or mediation/arbitration forums, in line with Kenyan law and policy terms.

*We maintain a complaints register, protect client data during review, and inform clients of their rights and options at each step.*

## 3) Data Privacy & Confidentiality

We handle all client information lawfully and confidentially. Data is used solely for broking, placement, administration, and claims purposes, and shared only with relevant parties (underwriters, adjusters, providers) on a need-to-know basis.

## 4) Fair Advice & Market Conduct

- Advice is tailored to client needs, risk profile, and budget, with clear disclosure of premiums, fees, taxes, conditions, and exclusions.
- We seek multiple market options where appropriate and disclose any actual/potential conflicts of interest.

## 5) Continuous Improvement

- We invite feedback through all channels and commit to root-cause correction where service falls short.
- Service metrics are reviewed monthly; this Charter is reviewed **annually** or upon regulatory/market changes.

**Effective Date:** 4/9/2025

**Approved by:** CEO /Principal Officer

**Signature:** ..... 