Ascot & Fitch Insurance Brokers LLC.

COMPLAINTS HANDLING FLOW CHART

- Client files a compliant via different channels –Mails, telephone or personal visit
- Registered A&F official Email : info@ascotandfitch.com or directly to the account handlers or sales personnel
- If through a visit a complaint is registered, an official email from respective account handler's email ID or sales personnel shall be noted as the official correspondence capturing the minutes of meeting

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- A&F official contacts in receipt of complaint email
- Claims Associate / Sales Personnel
- Complaince Officer
- General Manager / CEO

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- Compliance Officer to acknowledge email with TAT for response and expected resolution
- CC to Claims Associate / Sales Personnel / General Manager / CEO

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- Accounts Handler / Sales Personnel/ Compliance Officer / General Manager to meet the member.
- General Manager to signoff the final decision as a complaint resolution based on provided evidence and all actions taken to resolve the case.
- Member engagement verbally, if possible, prior to sending final resolution in writing

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- Complaint Registration – compliant register will be filled in
- Internal system will be updated
- DHA complaint log will be updated

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YES ← **Client Satisfied** → **NO**

End Process

Escalated to General Manager / CEO

- No Further action required
- Official email by General Manager / CEO shall be sent to the member advising that the prior resolution is still valid.

← **NO** — **Escalation Reasonable**

YES

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- General Manager / CEO will audit further the complaints and launch an internal investigations of events and resolution

YES / **NO**

- Resolved and an official email confirming such will be send to the client for internal as well as external audit purposes

- Escalate in an official email to DHA respectively registered official website link and email

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- Residents in Dubai can lodge complaints through a new online system's website launched by DHA
  http://ipromes.eclaimlink.ae/
- Tel: 800DHA