

## JN LIFE INSURANCE COMPANY LIMITED

### CUSTOMER SERVICE CHARTER

#### 1. MISSION

“We provide Life Insurance solutions that generate and preserve wealth for our clients in an efficient, responsible and secure manner while enhancing stakeholder value.”

#### 2. VISION

“To be a leading Jamaican provider of innovative life insurance solutions offering peace of mind and financial security for our clients and their families.”

The vision of the company is deeply embedded in the ethos of the Jamaica National Group and its commitment to be “A globally respected brand –boldly finding ways to enrich lives and build communities.”

#### 3. COMMITMENT TO CUSTOMERS

- i. We are committed to providing quality service and equality of treatment to all our customers.
- ii. We are committed to making it EASY for our customers to do business with us.
- iii. We are committed to ensuring that our customers feel VALUED for doing business with us.
- iv. We are committed to providing PEACE OF MIND at every point of our interaction with our customers.

#### 4. OUR SERVICE STANDARDS

- i. We will provide knowledgeable and ethical team members to advise and guide you in the process of accessing the most suitable products to meet your needs.
- ii. Where messages are left on voicemail, you will be contacted within one business day.
- iii. We will respond to your written enquiries (letter or e-mail) with an acknowledgement within three days of receipt of same.
- iv. We will settle all claims within 7 business days after receiving all requisite documentation.
- v. We will settle all payments to service providers within 30 calendar days or as per contractual arrangement.
- vi. We will provide statements on a quarterly basis for all investment linked policies.
- vii. We will advise our trustees regarding changes in the pensions industry before they take effect.
- viii. We will notify all company life insurance or pension administrators of all outstanding premiums or contributions by the 5<sup>th</sup> day of every subsequent month.
- ix. We will activate all payment methods as per signed mandated dates.
- x. We will answer all telephone calls no later than the fifth ring.

#### 5. YOUR RESPONSIBILITIES AS A CUSTOMER

- i. To provide accurate and complete information on your application form and notify us immediately of any changes to the information we have on record.
- ii. To read your policy contract within 10 days of receipt and if not satisfied with the terms and conditions of the policy decline within the 10 days. In such cases any premiums paid will be refunded to you.
- iii. To ensure that your premium is paid on or before the date when it falls due.
- iv. To help us recognize our team members by telling us when you have received excellent customer service.

#### 6. OUR COMPLAINTS PROCEDURE

If you are dissatisfied with the services provided by us, you may submit a complaint in one of the following ways:

- i. In person by speaking to any member of the customer experience team
- ii. Via telephone by 876-733-7130
- iii. By emailing us at [customerservice@jnlifeinsurance.com](mailto:customerservice@jnlifeinsurance.com)
- iv. By writing to us at the address indicated in section (9)

If we receive your verbal complaint and consider it appropriate, we may ask you to put the complaint in writing.

We will treat each complaint seriously and investigate all cases thoroughly. Each investigation will be concluded and communicated within 10 business days. If you are dissatisfied with the outcome of the resolution of the complaint you may refer the matter to our Regulator for arbitration. The Regulator’s contact information is:

##### **The Financial Services Commission**

39-43 Barbados Avenue, Kingston 5.

Tel. 876-906-3010. E-mail: [complaints@fscjamaica.org](mailto:complaints@fscjamaica.org)

#### 7. PRIVACY

We will ensure confidentiality, safety, security and usage of all your personal information. Your personal information will not be shared with any unauthorized person or entity unless we are authorized by you or required by data protection regulations or any other governing law to do so.

#### 8. OUR CLAIMS PROCEDURE

- i. The documents required for processing a claim will be dependent on the applicable policy contract. The contract will itemize all documents required for processing a claim.
- ii. We will acknowledge receipt of claims notification within 3 business days of receipt.
- iii. If claim documentation/information is incomplete, we will inform you of the deficiencies within 3 business days of acknowledgement of the claim.
- iv. We will pay 100% of legitimate claims in accordance with the relevant policy rules.
- v. We will provide you with available channels to appeal any claims adjudication decision and provide guidance for the appeals process.

#### 9. OUR CONTACT DETAILS AND OPENING HOURS

Address: 26 Trafalgar Road, Kingston 10

Telephone: 876-733-7130 | 876-926-1344

Email Address: [info@jnlifeinsurance.com](mailto:info@jnlifeinsurance.com)

Opening Hours : Monday to Friday: 8:15 am- 4:15pm