

Complaint / Grievance Handling Policy

Allianz EFU Health Insurance Limited is dedicated to provide high quality service and its complaints handling process is an integral part of service to customers.

How to Complain

If you have any grievance / complaint against the company, broker, agent, or bank representative in respect of your insurance policy, coverage terms, benefits or if you are not satisfied with the decision taken upon your claim, then you may kindly lodge your complaint in either of the following ways:

- By email at complaint@allianz-efu.com
- By telephone: Call center at 021 111 HELP 00 (111-4357-00) / 021 111 HEALTH (111-432584)
- By letter to:

The Head of Grievance Function
Allianz EFU Health Insurance Limited
D-136, Block-4, KDA Scheme-5, Clifton, Karachi.

If you are our insured member, kindly quote your policy details which include your policy number and name of the policyholder on all your correspondence. Prospective insured member / policyholder may kindly mention the contact details which includes correspondence address, telephone number and CNIC / NTN number as reference.

How we will handle your complaints

Where possible, your complaint may be resolved over the phone. However, if complaint may require further investigation, we will respond to you within three (3) working days of receipt of your complaint through letter, email or telephone, stating the outcome of the investigation. In case of any expected delays in our response beyond three (3) working days, we will keep you informed about the status of complain.

Our response could either be in a way that we may:

- Accept complaint and offer some form of redress, if necessary
- Reject the complaint giving full reason for doing so.

In case of non-resolution of your complaint within a maximum period of thirty (30) days, such complaint will be reported to the **Securities and Exchange Commission of Pakistan**, in writing by the Company within a period not later than ten (10) days from expiry of the maximum period allowed for resolution of that complaint along with the reason(s) for non-resolution.

Not satisfied with our response

If you are not satisfied with our response against your complaint, you may refer your complaint in writing to the **Federal Insurance Ombudsman's Secretariat** within thirty (30) days from receipt of our response.

Federal Insurance Ombudsman
2nd Floor, Pakistan Red Crescent Society Annexe Building,
Plot # 197/5 Dr. Daud Pota Road
Karachi
Tel: 021-99207761-62
Website: www.fio.gov.pk
Karachi.