POLICYHOLDER COMPLAINTS HANDLING PROCEDURE

1. How Can You Make A Complaint?

If you are not satisfied with a service provided by MBSL Insurance Co. Ltd., you may lodge a complaint through any of the following channels:

- By telephone.
- By visiting an MBSL Insurance branch or office.
- By post / written letter.
- By email.
- Through an online complaint channel or other digital platform officially made available by MBSL Insurance Co. Ltd.
- Through an authorised agent, broker, sales staff member or other authorised Company representative on your behalf.

Complaints may be submitted in Sinhala, Tamil or English. MBSL Insurance Co. Ltd. will communicate with the complainant in the language in which the complaint was made.

The complaint must be addressed to the Officer-in-Charge of the Customer Complaints Management Function**.**

Contact details of the Officer-in-Charge are as follows:

Particulars	Details
Name	Amila Samaraweera
Designation	Deputy Manager – Customer Relations
Address	MBSL Insurance Co. Ltd., 519, T. B. Jayah Mawatha, Colombo 10
Telephone	0112 304 500
Email	Complaints@mbslinsurance.lk

2. What Information Or Documents Should Be Provided With A Complaint?

Please provide sufficient information and supporting documents to help us understand and investigate the complaint. Where applicable, this may include:

- Policy number or other relevant reference number.
- Name and contact details of the complainant.
- A clear description of the issue or service that is the subject of the complaint.
- Details of any previous communication with MBSL Insurance Co. Ltd. relating to the matter.
- Copies of relevant documents or evidence, such as payment records, letters, statements or other supporting documents.

Where additional information is required, MBSL Insurance Co. Ltd. may contact you to obtain further information necessary to assess and resolve the complaint.

3. How Long Will It Take To Acknowledge Your Complaint?

MBSL Insurance Co. Ltd. will acknowledge complaints within one (1) working day from registration of the complaint.

The acknowledgement will include:

- A unique complaint reference number.
- The name, designation and contact details of the officer responsible for handling or coordinating the complaint.
- The expected resolution timeframe, where reasonably determinable.
- Any additional information or documents required from you, where applicable.
- Information on how you may obtain an update on the status of the complaint.

Where a complaint can be resolved at the time of acknowledgement, the resolution may be communicated together with the acknowledgement.

4. What Is The Complaint Handling Process And Timeline?

MBSL Insurance Co. Ltd. will handle complaints fairly, objectively, transparently and impartially. Relevant information and evidence will be considered in assessing the complaint.

Stage	Timeframe
Acknowledgement of complaint	Within 1 working day
Resolution by the relevant department / department head	Within 48 hours from acknowledgement
Resolution requiring higher management / panel decision	Within 7 working days from acknowledgement

MBSL Insurance Co. Ltd. will seek to resolve complaints within fourteen (14) days from the date of receipt of the complaint. Where additional time is required due to the complexity of the matter or the need for further information or investigation, the complainant will be informed of the delay, the reason for the delay where applicable, and the indicative timeframe within which a resolution can be expected.

If a complaint cannot be resolved within the applicable timeframe because of its complexity or because additional information or investigation is required, MBSL Insurance Co. Ltd. will inform you of the delay, the reason for the delay where applicable, and the indicative timeframe within which a resolution can be expected.

The final response will communicate the decision and, where applicable, the basis for the decision and the available options for further escalation or alternative dispute resolution.

5. How Can You Check The Status Of Your Complaint?

You may contact the Complaint Management Unit using the contact details provided in this procedure and provide your complaint reference number to request an update on the status of your complaint.

Where the complaint was submitted through a digital platform that provides status tracking, the status may also be checked through that platform.

6. What Can You Do If You Are Not Satisfied With The Initial Resolution?

If you are dissatisfied with the initial resolution of your complaint, you may submit an appeal for review by the designated Officer Reviewing Appeals.

The Principal Officer of MBSL Insurance Co. Ltd. has been designated as the Officer Reviewing Appeals. The appeal will be reviewed independently and impartially, and the officer will not participate in the original assessment or decision where such involvement could affect independence or impartiality.

A formal response to an appeal will be provided within fourteen (14) calendar days from receipt of the appeal. Where additional time is required, you will be informed of the delay and the indicative timeframe for the response.

Appeal Contact	Officer Reviewing Appeals
Officer	Chief Executive Officer
Address	519, T. B. Jayah Mawatha, Colombo 10, Sri Lanka
Telephone	0112 304 500
Email	surekhaa@mbslinsurance.lk

7. What If You Remain Dissatisfied After The Appeal?

If you remain dissatisfied following the Company's internal complaint and appeal process, you may, as applicable, refer the matter to an external dispute resolution or regulatory mechanism.

- The Insurance Ombudsman.
- The Insurance Regulatory Commission of Sri Lanka (IRCSL).
- Arbitration, where applicable and available under the relevant policy, contractual arrangements or applicable requirements.
- Any other lawful remedy available to you, where applicable.

Insurance Ombudsman

The Sri Lanka Insurance Ombudsman
No. 143A, Vajira Road, Colombo 05, Sri Lanka
Telephone: 011 4528671 / 011 2505542
Email: info@insuranceombudsman.lk

Insurance Regulatory Commission of Sri Lanka (IRCSL)

Director – Investigations
Insurance Regulatory Commission of Sri Lanka
Level 11, East Tower, World Trade Center, Colombo 01, Sri Lanka
Telephone: 011 2396184-9 / 011 2335167
Email: investigation@ircsl.gov.lk / info@ircsl.gov.lk

8. How Is A Complaint Closed?

A complaint may be closed when it has been fully resolved, when the complainant confirms acceptance of the resolution, or in other circumstances permitted under the Company's complaint management arrangements and applicable regulatory requirements.

Where a final written resolution or appeal response has been provided and no further response is received from the complainant within four (4) weeks, the matter may be treated as closed in accordance with the applicable complaint handling requirements.

Where the Company is unable to further entertain a matter because of contractual, statutory or regulatory reasons, the Company may close the matter after confirming that its applicable obligations have been discharged.

9. Your Rights During The Complaint Handling Process

- You have the right to fair, objective and impartial handling of your complaint.
- You have the right to receive an acknowledgement and complaint reference number.
- You have the right to request information on the status of your complaint.
- You have the right to receive a reasoned final response.
- You have the right to appeal an initial resolution in accordance with this procedure.
- You have the right to raise the matter with the relevant external dispute resolution or regulatory body where applicable.
- Your complaint-related personal information will be handled confidentially and in accordance with applicable legal and regulatory requirements.