

STAR ASSURANCE

CUSTOMER SERVICE CHARTER

At Star Assurance, we are committed to delivering exceptional service to both our internal and external customers in tandem with our core values namely:



Our Customer Service Charter describes our commitment to service through four key areas:

- Insurance made Accessible
- Knowing our Customer
- Timely & Efficient Service
- Transparent, Timely & Fair Claims Settlement Process

These key areas are expected to achieve the following desired outcomes;

1. Better Engagement & Improved Services
2. Trust
3. Customer Satisfaction
4. Peace of Mind to Customers

EXPECTED OUTCOMES

1. Better Engagement & Improved Services

OUR COMMITMENT

1.1 We make insurance products easily accessible via various channels, physically and virtually to purchase, obtain information and make inquiries

OUR SERVICE LEVEL

1. We offer an active engagement with our customers:

- Multi-channel options and accessibility for making purchases and enquiries.
- Where and how to provide feedback, suggestions and complaints. Customers are kept informed on the physical and virtual engagement channels available for them to purchase products or to make enquiries.

In this respect, customers have access to the following:

- Our Branches and Agency offices
- Your Broker
- List of customer engagement channels, i.e. corporate website and live chat.
 - corporate website: www.starassurance.com
 - Star Website supported by Live Chat, <https://app.purechat.com/visitors>
 - Register/ Login in to Customer Portal, <https://eportal.starassurance.com>
 - Chat with us via our Facebook page, <https://www.facebook.com/starassurancegh/>
 - Visit any of our branch nationwide, <https://www.starassurance.com>
 - Telephone: +233 (0) 302 245906/0302 245908
 - Fax: +233 (0) 302237156
 - Email: customerservice@starassurance.com
 - Letter: Star Assurance Co. Ltd.
 - P. O. Box 7532, Accra – North, Ghana
 - Location Address: Star Assurance Co. Ltd.
1st Floor, Stanbic Heights Building
215 South Liberation Link – Airport City
Accra, Ghana
 - Working Hours: Mondays to Fridays except public holidays; 8:00am to 5pm

We conduct periodic customer satisfaction feedback/surveys to ensure that customers' needs are fulfilled.

EXPECTED OUTCOMES

2. Trust

OUR COMMITMENT

2.1 We strive to help customers find the right products to suit their needs

OUR SERVICE LEVEL

1. Ensure knowledgeable and ethical staff and intermediaries are available to serve customers.
2. Provide training by:
 - a. Ensuring employees and intermediaries are properly trained on products and services offered.
 - b. Ensuring training is provided any time a new product is launched and regular refresher courses provided on existing and new products.
3. Understanding customers' needs
In order to understand the customers' profile adequately, we shall;
 - a. Listen attentively to the customers.
 - b. Acknowledge and properly understand the customers' needs and preferences.
 - c. Ask for requisite information and documents to advise the customers accordingly and in accordance with the Industry's Code of Practice on the Personal Data Protection Act 2012
 - d. Offer suitable options of products and services to meet the customers' needs and wants.
4. Any options provided to customers shall be explained on an "opt-in-basis".

EXPECTED OUTCOMES

3. Customer Satisfaction

OUR COMMITMENT

3.1 We set clear responsibilities towards customers and uphold it.

3.2 We set clear expectation on time taken for various services.

OUR SERVICE LEVEL

We have a standard commitment on clear responsibilities which is a write up on all client charter that cover the following guiding principles:

1. A clear and concise objective of the Charter.
2. Mission.
3. Values to be provided to the customer
4. Efficient and effective communication channels.

1. Delivery of Services:

- Information on turnaround time on delivery of services is made available in the Clients Charter through various channels (head offices / branches / brochures / call center / website).

2. Standards to be adopted:

- Serve Walk-in Customers Promptly
- Customer Waiting Time: Within 10 minutes.
- Phone calls: answered immediately.
Enquiries that do not require follow-up are resolved during the first call. Enquiries that require follow-up are resolved within a working day from the date of the first call.
- Email/Social Media: Your emails are acknowledged within a working day. Enquiries that do not require follow up are resolved within a working day from the date of receipt.
- Letter/Fax: Enquiries are replied within 2 working days from the date of receipt.
- Policy Issuance: New and Existing Customer:
 - a. Motor
E-policy - Immediately
Manual: 10 minutes
 - b. Non-Motor - 1 hour

EXPECTED OUTCOMES

OUR COMMITMENT

3.3 We ensure efficient policy servicing and provide relevant documentation in a timely manner.

3.4 We are open and transparent in our dealings

OUR SERVICE LEVEL

- Change of policy details / re-issue upon lapse / endorsement:
 - a. Motor – 10 minutes
 - b. Non-Motor – 1 hour
- Renewal notice issuance: At least 30 calendar days before expiry of existing policy.
- Cancellation/ surrendering of policy:
 - a. Motor - 10 minutes
 - b. Non-Motor -1 hour
- Refund of premium: within 5 working days

1. Customers are informed of each step and documentation required to alter, renew, surrender or cancel a policy, e.g. what happens when there are changes to the policy, notice on renewal, etc. as well as consequence arising from any of these actions.
2. Customers are reminded in the renewal notice to inform Star Assurance of any changes in the risk before renewal.
3. The standard operating procedures on dealings with customers are clearly complied with.

The following information is easily accessible and made available through the various channels of communication such as branches / brochures / website:

1. Product related details, i.e. product features, terms and conditions, key facts and exclusions will be shared at the point of sale.
2. Obligations in the use of a product or service (e.g. when premium needs to be paid and explaining payment before cover warranty).
3. Anti-fraud statement and key points to remember, i.e. confidentiality of customer information.
4. All the above information are explained and stated using simple words in an easy to understand manner.

EXPECTED OUTCOMES

OUR COMMITMENT

3.5 We follow through and provide the requisite answers/updates to customers' queries & complaints promptly

3.6 We ensure consistent and thorough complaints handling

OUR SERVICE LEVEL

1. Phone

- Where no follow up is required – Immediate
- Where follow up is required – Within a working day from the date of the first call

2. Written (Email, fax, written letter & social media) For Email:

- Provide acknowledgement response within a working day.
- Acknowledgement to include expected timeline and any other relevant information.

For letter or fax

- Enquiries are responded to within 2 working days from the date of receipt on enquiries.

Where enquiry is complex, we provide a reasonable timeframe and keep the customer updated accordingly.

1. Customers can submit a formal complaint via the following channels:

- corporate website: www.starassurance.com
- Star Website supported by Live Chat, <https://app.purechat.com/visitors>
- Register/ Login in to Customer Portal, <https://eportal.starassurance.com>
- Chat with us via our Facebook page, <https://www.facebook.com/starassurancegh/>
- Visit any of our branch nationwide, <https://www.starassurance.com>
- Call us on: +233 (0)302 245906/0302 245908 from 8.00 am to 5.00 pm, Mondays to Fridays
- Fax: +233 (0)302237156
- Email: customerrelations@starassurance.com
- Letter:
Star Assurance Co. Ltd.
P. O. Box 7532,
Accra – North,
Ghana

EXPECTED OUTCOMES

OUR COMMITMENT

OUR SERVICE LEVEL

2. A verification process is initiated.
3. We communicate clearly on the findings and gather adequate information for an informed resolution.
4. We address the issue in a fair, objective and timely manner by informing the complainants of our decision not later than 5 calendar days.
5. If the case is complicated or requires further investigation, we inform the complainant accordingly and update progress where necessary.
6. We keep the complainants updated if unable to address issues within the stipulated timeframe.
7. If we are unable to resolve your concerns to your satisfaction, you may pursue the matter with:

National Insurance Commission
Appiah Ampofo House
67 Independence Ave
P. O. Box CT 3456,
Cantonments, Accra

Phone
030 2 238300
030 2 238301

Email
info@nicgh.org
complaints@nicgh.org

EXPECTED OUTCOMES

4. Peace of Mind to Customers

OUR COMMITMENT

4.1 We set clear timelines for claims settlement process and strive to settle claims within these prescribed timelines in a transparent manner

OUR SERVICE LEVEL

1. Customers are informed of the estimated time to be taken for claims settlement process and expected service standard through various channels including branches, brochures, social media and website.
 2. All claims must be in accordance with the policy terms and conditions
 3. Timelines taken to process claims:
 - Submission of relevant documents
 - We acknowledge receipt of claim document within 24 hours
 - Customers are informed within 24 hours on incomplete documentation
 - Determination of liability is communicated within 5 working days
 - Discharge voucher is issued within 2 and 3 working days for motor and non-motor respectively
 - Payment of claims is done within 5 working days upon receipt of signed discharge voucher
 - Customers are informed within 24 hours on incomplete documentation/information
 - Customers are updated every 7 days.
 - We offer settlement within 14 working day
- NB:
- We endeavour to settle justified claims promptly through standardized procedures in claims administration. To facilitate your claims, you need to submit sufficient documentation.
- For major and complex claims, it will take a longer period to finalize due to its documentation requirement, review, complexity and detailed investigation.
- Claims settlement and timeline is governed by National Insurance Commission's (NIC) guidelines on claim settlement.

EXPECTED OUTCOMES

OUR COMMITMENT

4.2 We inform customers of the next level of escalation if the claims settlement /rejection is not to his/her satisfaction

OUR SERVICE LEVEL

1. If you are not satisfied with our claim decision, you may submit your appeal in writing to our Claims Department:

Claims Department
Star Assurance Co. Ltd.
No. C551/4 Cola Street,
(Adjacent ATTC) Kokomlemle
P. O. Box 7532, Accra-North

2. Dissatisfied customers may present a petition to the CEO for a review

YOUR RIGHTS AND OBLIGATIONS

As a client of Star Assurance you have the right to:

- Review your product terms within the period specified in the contract
- Lodge a complaint
- Privacy and confidentiality in the handling of your personal information
- Request for information related to your insurance

OUR EXPECTATIONS ARE THAT YOU WILL

- Treat Star Assurance staff with courtesy
- Provide us with complete and accurate information in a timely manner for us to understand your request and be able to respond appropriately
- Be punctual in attending appointments you make with staff
- Provide us with feedback. We welcome your queries, compliments and complaints.

DATA PRIVACY AND DISCLOSURE OF PERSONAL INFORMATION

- We take all reasonable precautions to prevent unauthorised access to your personal information.
- We work with you to keep your personal information accurate, complete and up to date.
- We do not make available your personal information to any other organisation for their marketing purposes.
- We may exchange information with other insurance companies through various authorised and approved databases to help us check your information provided and also to prevent fraudulent claims.
- We may disclose information about you to the regulatory authorities in response to formal requests.
- We may where appropriate and necessary, disclose personal information to authorised third parties to assist us and them in providing the relevant services and products. For example, in handling claims, we may have to disclose your personal and other information to third parties such as other insurers, reinsurers, loss adjusters, external claims data collectors, investigators or other parties as required by law.

ANTI-FRAUD STATEMENT

- We are committed to fraud control with an emphasis on proactive prevention, putting in place detection measures in our effort to reduce possibilities which could lead to fraud.
- We believe in zero tolerance to fraud. Thus, when a fraud is detected, suspected or alleged, we are committed to fully investigate the matter.
- We have in place anti-fraud activities and consistently take appropriate actions towards addressing internal control violations and to remedy deficient controls.

REVIEW OF THE CHARTER

We review our Customer Service Charter each year in order to keep up with the evolving socio-economic and technological environment along with customers' expectations.