

FIRST TAKAFUL INSURANCE COMPANY K.S.C.P.



Customer Complaints Guide

Introduction

First Takaful Insurance Company K.S.C.P. is committed to protecting the rights of its customers and handling all complaints fairly, transparently and professionally, in accordance with the laws, regulations, resolutions and instructions issued by the Insurance Regulatory Unit (IRU) in the State of Kuwait, and in line with the Company's policies, procedures and customer protection principles.

Complaint Process

Customers can submit complaints through various channels,

- Email: <https://www.firsttakaful.com.kw/new/complaints>
- Telephone: 1880055
- Insurance Regulatory Unit website <portal.iru.gov.kw/Account/Login/?ReturnUrl=%2F>
- In person: Company Head Office, Qibla, Abdullah Al-Mubarak Street, Al-Safat Market Building, First Floor, Office No. 4, P.O. Box 5713, Safat 13058, Kuwait.

Information Required

To facilitate and expedite complaint handling, customers are requested, where possible, to provide:

- Customer name and contact details.
- Insurance policy number.
- Claim number, if applicable.
- Subject and details of the complaint.
- Date of the incident.
- Relevant supporting documents and records.

Complaint Handling Process

- Receipt of the complaint.
- Registration of the complaint and issuance of a reference number.
- Acknowledgement of receipt to the customer.
- Review and investigation, including notification of any missing information within a maximum of 3 business days from receipt of the complaint.
- Notification of the customer of the outcome within a maximum of 14 days.
- Implementation of corrective action and closure of the complaint.

The Company seeks to handle complaints through appropriate means and within the shortest possible time, while maintaining proper records of the procedures and correspondence related to each complaint.

Complaint exclusions:

The following categories of complaints will not be considered:

- Complaints currently pending before the courts or referred to the Public Prosecution.
- Complaints against entities that are not subject to the supervision of the Insurance Regulatory Unit.
- Complaints that lack specific substance or are considered malicious complaints.
- Complaints relating to the recovery of monetary amounts between entities subject to the supervision of the Insurance Regulatory Unit.
- Complaints submitted by employees of entities subject to the supervision of the Insurance Regulatory Unit against their work supervisors.
- Complaints previously submitted by the complainant, unless they contain new verifiable facts.
- Complaints that do not include all supporting documents and attachments.
- Complaints that do not include documents and attachments proving the legal capacity of the complainant where acting as an attorney, guardian, custodian or legal representative of a natural or legal person.

Customer Protection Principles

The Company is committed to fairness, transparency, professionalism, timely communication and proper documentation throughout the complaint-handling process.