

The New India Assurance Co. T&T Ltd Complaints Procedure

Our Internal Ombudsman

The New India Assurance Co T&T Ltd (NIA) is committed to delivering quality service to all our customers and, to ensure this we have, in accordance with the Insurance Act No 17 of 2016, appointed an Internal Ombudsman. Your feedback is always welcome. Please do not hesitate to contact us.

The Ombudsman is tasked to receive, investigate and resolve any customer complaints against NIA. The Ombudsman is essentially required to act objectively and to impartially review each complaint against NIA in relation to the service and products including but not limited to claims.

Who can make a Complaint?

Any client, claimant or member of the public, whether individual or corporate, is entitled to complain if they feel they are dissatisfied with NIA in respect of our services/products/communication whether their issue (coverage, claim, communication, etc) was dealt with directly at NIA Head Office, any of its branches or via an Agent or Broker.

To Whom do you make the complaint?

All complaints shall be referred to our Internal ombudsman **Ms Selma Rahman, Branch Manager**, who will communicate all such complaints to NIA's Head Office for collaboration with NIA's senior personnel

Available options for making a complaint.

A complaint may be initiated in four (4) ways:

1. The complainant may visit our office at Lot 58B Brickdam, Stabroek, Georgetown (next door to Starr Computer), complete our Complaint Form and request a meeting with our Ombudsman at this time or at the earliest possible time agreed by the parties.
2. The Complainant may email our Ombudsman at srahman@newindiatt.com. The Caption/Subject should state "**Complaint to Ombudsman**". Once the message is opened, A "Read" receipt will be issued immediately and a written or verbal/telephonic acknowledgement will be communicated to the complainant within 48 hours of the message being received.
3. The complainant may download NIA's Complaints Form from our website <https://www.newindia.co.tt/>, complete and upload same to that website. The Ombudsman will respond on the same day or on the first working day thereafter (dependent on the time of the submission) and you will receive an acknowledgement (email or verbal) within 48 hours in order to schedule a meeting or arrange direct or telephonic discussions to address the complaint.
4. The complainant may also simply give NIA a telephone call on 592-226-0415 or 592-666-2421 to initiate the Complaint process.

Kindly note your complaint will be treated in the utmost confidence in order to ensure your rights are not prejudiced in any way.

Procedure/s when a complaint is made

Once a complaint is initiated whether via in person, email, website or telephone the Ombudsman will do the following:

1. An official acknowledgement will be sent within 48 hours of receipt.
2. A Complaints register will be maintained and a record the Complaint will be entered in NIA's Complaints Register. Each complaint will be assigned a unique sequential reference number.
3. An initial assessment of the complaint will be made to determine whether it can be resolved immediately or if it will have to be escalated.
4. Any complaint which cannot be immediately resolved will be escalated via reference to Head Office and, if necessary a full investigation will be conducted. This will ensure the application of a collective thought process in addressing the matter since a similar problem may arise in another jurisdiction.
5. Once all the information is collected, it is reviewed in an impartial manner and a solution is identified. This is then communicated to the complainant in writing and may also include a telephone discussion and/or a scheduled meeting of the Ombudsman and the Complainant.
6. After the communication/s identified in step 5, the resolution of the complaint offered by NIA will be formally communicated to the complainant in writing. This e-mail/letter will also identify the Regulatory Body to which the complainant may escalate the complaint if the resolution provided by NIA does not satisfy the complainant.

The Regulator is the Bank of Guyana and any escalation by the complainant may be made to Ms Tracy Gibson, Director, Insurance Supervision Department, Bank of Guyana, Lot 1 Avenue of the Republic, Georgetown. NIA asks to be notified if/whenever such a situation arises.

7. Once a report is made to the Bank of Guyana the regulator will intervene, conduct its own inquiries and seek to investigate, intervene and attempt to assist in resolving complaints, as outlined in Section 159, subsection 4 of the Insurance Act 17 of 2016. The Bank of Guyana has the authority to sanction NIA if it is found to be acting in conflict with the stated guidelines contained in The Insurance Act #17 of 2016.

Need to make a complaint, see below for contact details:

Internal Ombudsman:	Ms Selma Rahman
Telephone No.:	592-226-0415 or 592-666-2421
Address:	Lot 58 B Brickdam, Stabroek, Georgetown, Guyana
Email:	srahman@newindiatt.com
Website:	https://www.newindia.co.tt/
Office Hours:	8:00AM to 4PM – Monday to Friday

MEMORANDUM OF COMPLAINT

TO:

Internal Ombudsman
The New India Assurance Co (T&T) Ltd
Guyana Branch

FROM:

Name of Complainant:

Address:
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Date:

Dear Sir/Madam

Re: Policy No. _NIA

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Complainant's Signature