

Complaints Handling Policy (CHP)

Date: July 2021

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- Guiding principles
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Purpose of Well Link Insurance **Complaints Handling Policy (“CHP”)**:

- Provide guidance in resolving complaints in an effective, efficient and professional manner, and in compliance with any relevant statutory and regulatory requirements

Objective of Well Link Insurance **CHP**:

- Well Link Insurance aims to maintain and enhance its reputation by delivering high quality customer service. We are committed to being responsive to the needs and concerns of our customers. The CHP is designed to provide guidance on the manner in which Well Link Insurance receives and handles complaints made against us

What is a complaint?

Well Link Insurance **definition of a complaint:**

- *"An expression of dissatisfaction by a customer, whether verbal or written, and whether justified or not, where a response or resolution is explicitly or implicitly expected"*

Overarching Well Link Insurance philosophy for complaints handling:

Any individual (the complainant) who is dissatisfied with a product or service provided by Well Link Insurance – or the complaints process itself – for any reason, may contact us directly or indirectly to log a complaint which will be resolved.

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Our commitment to effective complaints handling

Principle	Well Link Insurance commitment on effective complaints handling
Visibility	Information about how and where to make a complaint is well publicized to our customers
Accessibility	A complaints-handling process is easily accessible to all complainants. Information is made available on the details of making and resolving complaints. The complaints-handling process and supporting information is easy to understand and use. The information is in clear language.
Responsiveness	Receipt of each complaint is acknowledged to the complainant in reasonable timeframe. Complaints is addressed promptly in accordance with their urgency. The complainants are treated courteously and are being kept informed of the progress of their complaint through the complaints-handling process.
Objectivity	Each complaint is addressed in an equitable, objective and unbiased manner through the complaints-handling process.
Charges	Access to the complaints-handling process is free of charge to the complainant
Confidentiality	Personally identifiable information concerning the complainant is available only for the purposes of addressing the complaint and actively protected from disclosure which requires the customer or complainant expressly consents to it
Customer-focused approach	Well Link Insurance adopts a customer-focused approach. We are open to feedback including complaints, and show commitment to resolving complaints by our actions
Accountability	Well Link Insurance ensures accountability for any actions and decisions made with respect to the complaints against us
Continual improvement	Well Link Insurance ensures continual improvement by reporting trend and analysis of complaints and constantly review the complaint handling process to deliver the best customer experience

Protocol and Commitments

Step	Protocol and Commitments
Acknowledgement	<ul style="list-style-type: none">• We will acknowledge 99% of complaints within 1 working day
Resolution	<ul style="list-style-type: none">• We will resolve 95% of complaints within 5 working days• We will resolve 100% of Indirect claims by the deadline stipulated by the regulator
Communication	<ul style="list-style-type: none">• We will be open with customers on the nature of the issue• Where a complaint is unlikely to be resolved within 5 working days we will contact the complainant for the reasons for the delay and indicate when we would expect to issue our decision

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Direct Complaints – access

How?	Information
Telephone Hotline	2884 8888
Fax-line	2884 8822
Email	customerservice@wli.com.hk
Letter or Walk in	Please contact the customer service hotline for arrangements. Units 16-18, 11/F., China Merchants Tower, Shun Tak Centre, 168-200 Connaught Road Central, Sheung Wan, Hong Kong
Information required to make a complaint	<ul style="list-style-type: none">• Name of complainant• Contact details of complainant e.g. phone, email address• Details of the complaint• Copies of any documentation supporting the complaint

List of Local Regulators

Complaint may also be lodged with the following regulatory bodies.

Hong Kong
Insurance Authority (IA) Website: www.ia.org.hk
The Hong Kong Federation of Insurers (HKFI) Website: www.hkfi.org.hk
The Insurance Complaints Bureau (ICB) Website: www.icb.org.hk