

A complaint is defined as any expression of dissatisfaction with AXA Mansard's products or services, and we believe our customers have the right to express such dissatisfaction when necessary.

CONDITIONS FOR PROCESSING FILED COMPLAINTS

- All complaints must be commenced within a period of six (6) years of the occurrence of the injury, loss, or damage.
- Complaints which have been dealt with and concluded in the past would need to be substantiated before they can be reviewed. Reasons for further complaint(s) would be validated and confirmed before the complaint is revisited.

AXA Mansard seeks to provide prompt responses to complaints from customers. While our response time may vary, you can expect a response between 1 hour – 3 working days of receipt of your complaint, depending on the channel of complaint.

CHANNELS FOR MAKING A COMPLAINT

If you have a complaint, you can reach us in the following ways:

Get in touch directly with AXA Mansard Customer Service Agent:

- Call 0700AXAMANSARD or 0906247772 to speak with a service agent.
- Chat with an agent on our website (www.axamansard.com) by clicking the 'Live Support' button on the right-hand side of the home page, then clicking "Start Life Chat" in the channels listed.
- Request to be called by a Customer Service Agent by clicking the 'Live Support' button on the right-hand side of the home page, then clicking on the "Give Me a Call" button at the bottom. Please note that you will need to provide your details and describe your complaint in the fields provided. An agent would call you within 24hrs at no charge
- Walk into any of our Welcome Centres and speak to the Customer Service Assistant.

Notify AXA Mansard of your complaint in writing:

- Access the complaints form on our website via <https://www.axamansard.com/complaints/> to file your complaint.
- Send an email to ccare@axamansard.com detailing your complaint.
- Post a letter describing your complaint to:
*AXA Mansard Insurance plc
Plot 1412 Ahmadu Bello Way
Victoria Island
Lagos, Nigeria
Attention: The Chief Complaint Officer*

Notify National Insurance Commission (NAICOM) of your complaint:

Lodge complaints to NAICOM through the Complaint Management System at <https://complaints.naicom.gov.ng>.

WHISTLE BLOWING

- If you wish to report unethical or illegal activity observed within AXA Mansard, you may use our whistle blowing platform which can be accessed on our website at <https://www.axamansard.com/whistle-blowing/>.

HOW DO WE HANDLE YOUR COMPLAINT?

The Customer Service Assistant is responsible for resolving general complaints within the specified timeframe. He/ She is the first line of contact. Subsequent to this, he/she will:

- Acknowledge the complaint and contact the Complainant by phone, email, social media, or any appropriate channel used to complain
- Listen to the Complainant and ask appropriate questions to aid our investigation
- Respond to the complainant's enquiry
- Engage internal teams to resolve the issue quickly
- Forward complaint to the Senior Manager if necessary
- Provide periodic updates to the Complainant
- Record all actions taken, and communication with the Complainant
- Communicate resolutions to the complainant

HOW TO CONTACT THE COMPLAINTS BUREAU?

If a complaint remains unresolved after taking the steps outline above, you may wish to refer your complaint to NAICOM Complaint Bureau for arbitration.

You may visit or write the Bureau to explain your complaint, within three months of failure to reach a resolution. Your letter should explain your case in detail and indicate why you think you have been unfairly treated.

Your letter should be addressed as follows:

*The Secretary
Complaints Bureau
National Insurance Commission
Plot 1239 Ladoke Akintola Boulevard
Garki II
Abuja*

You can also send an email to contact@naicom.gov.ng.