BERJAYA SOMPO
INSURANCE

CUSTOMER SERVICE CHARTER

At Berjaya Sompo Insurance Berhad, our mission is to make insurance easy for you. We are dedicated to creating a positive customer experience through accessible information, clear product features, convenient payment methods, and a hassle-free claims process. These principles serve as the foundation of our Customer Service Charter at Berjaya Sompo Insurance. For that purpose, our Customer Service Charter is divided into 4 pillars.

Pillar 1	Pillar 2	Pillar 3	Pillar 4
Insurance Made Accessible	Know Our Customers	Timely, Transparent and Efficient Service	Fair, Timely and Transparent Claims Settlement



Pillar 1

Insurance Made Accessible

Pillar 1 – Insurance Made Accessible

A. We make our products easily accessible via various channels, physically and virtually, to obtain information, purchase or make enquiries.

Our products can be purchased from the following channels:

- Our business intermediaries which include agents and brokers.
- Online purchase: https://online.berjayasompo.com.my/
- Our bancassurance partner, CIMB. For more information, visit https://www.cimb.com.my/en/personal/home.html
- Customer Service Hotline: 1-800-889-933 (Malaysia) / +603 2170 7300 (overseas) from Monday to Friday (8.30 am to 5.00 pm, excluding public holidays).
- E-mail: customer@bsompo.com.my
- Chat with us at Facebook Messenger: https://www.facebook.com/berjayasompoinsurance/
- Walk-in to our Customer Service Counter at our HQ or one of our branches nationwide.

  Our Customer Service Counter is located at:
  Level 36, Menara Bangkok Bank,
  105, Jalan Ampang,
  50450 Kuala Lumpur.

  Branches' details: https://www.berjayasompo.com.my/branches

B. We welcome feedback, suggestions, or complaints on how we can serve you better.

You may contact us through our Customer Service Hotline, E-mail, Facebook Messenger or, visit our Customer Service Counter at our HQ or one of our branches.

Pillar 2

Know Our Customers

Pillar 2 – Know Our Customers

A. In order to understand our customers' profile adequately, we strive to:

- listen attentively,
- acknowledge and properly understand your needs and preferences,
- ask for requisite information and documents to advise you accordingly and in accordance with the industry's Code of Practice of the Personal Data Protection Act 2010, and
- offer options of suitable products and services to meet your needs and wants.

B. Any options provided shall be explained and on an opt-in basis, e.g. riders, and sharing / using customer information for marketing and research purposes.

C. We ensure our employees and intermediaries are properly trained on products and services offered and to recommend suitable product(s) for your needs.

D. Our website www.berjayasompo.com.my contains information of our products for your comparison to help you make informed purchase decisions.

Pillar 3

Timely, Transparent and Efficient Service

Pillar 3 – Timely, Transparent and Efficient Service

A. We set clear responsibilities towards quality service for our customers and will uphold it.

B. We set expectations on time taken for various services and will follow through and provide the requisite answer / updates to your queries / complaints promptly.

We strive to respond to you on a prompt and efficient basis. We will inform you accordingly in a timely manner should circumstances arise where it takes longer than the Response Time below.

Enquiries Channel	Types of Service	Response Time
Walk-in to our customer service centre and branches	Attending to you	10 minutes
	Standard enquiries that do not require follow-up	During the same visit
	Standard enquiries that require follow-up	3 working days
	Complex enquiries	5 working days
Phone calls to our customer service hotline	Answering call	Within 30 seconds
	Standard enquiries that do not require follow-up	During first call
	Standard enquiries that require follow-up	3 working days
	Complex enquiries	5 working days
Facebook messenger / e-mail	Acknowledgement of receipt	Immediate
	Standard enquiries that do not require follow-up	Within 1 working day
	Standard enquiries that require follow-up	3 working days
	Complex enquiries	5 working days

Pillar 3 – Timely, Transparent and Efficient Service

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

- You shall be informed of each step and documentation required to alter, renew, or cancel a policy, e.g. what happen when there are changes to the policy, notice on renewal, etc., as well as consequences arising from any of these actions.
- You will be reminded in the renewal notice to inform us of any changes in the risk before renewal.
- We will inform you accordingly in a timely manner should circumstances arise where it takes longer than the Turnaround Time stated below.

Policy Servicing	Types	Turnaround Time
Policy processing (upon receipt of full documentation) and issuance of medical / hospitalisation card for individuals	E-Policy Standard case Complex case	Immediate Within 5 working days Within 10 working days *(with the exception of new vehicles to be registered with JPJ for all Types above)*
Change of policy details / reissuance upon lapse / non-financial endorsement (upon receipt of full documentation)	Standard case Complex case	Within 3 working days Within 5 working days
Cancellation of policy / financial endorsement (including refund of premium)	Standard case Complex case	Within 5 working days Within 7 working days
Renewal notice	All policies	60 calendar days prior to policy expiry date

D. We maintain openness and transparency in our dealings.

The following information are easily accessible and made available through various channels, as contained here, and at point of sale.

- Product-related details, i.e., product features, product disclosure sheets, terms and conditions, key facts, and exclusions.

- Fees, charges (other than premiums) and interest (if any) as well as any obligations in the use of a product or service (e.g. when premium needs to be paid and explaining payment before cover warranty).

- Anti-Fraud Statement:

  Berjaya Sompo Insurance Berhad is committed to fraud control with an emphasis on proactive prevention, putting in place detention measures in our efforts to reduce possibilities that could lead to fraud. Our approach to fraud control is focused on maintaining a legal and ethical climate that encourages all stakeholders to protect the Company's assets and raise any suspicion of fraud. We believe in zero tolerance to fraud. Thus, when fraud is detected, suspected, or alleged, we are committed to fully investigate the matter. We will work closely with the relevant authorities to ensure that justice is served, and implement measures to recover as well as to minimise losses.

- Data Privacy:

  Berjaya Sompo Insurance Berhad has in place a Privacy Notice that ensures the safety and security of the usage of client information. The Privacy Notice has strong security measures, responsible privacy standards, safe operation of its delivery channel for data transmission between the insured and the insurer, and strict guidelines on the usage of client information by our employees.

Please click here for a copy of our Privacy Notice.

Pillar 3 – Timely, Transparent and Efficient Service

E. We ensure consistent and thorough complaint handling process.

You can submit a formal complaint via the communication channels as contained here.

We will perform verification on the policyholders / complainants and communicate clearly on the issue and information-gathering process for an informed resolution.

We are committed to handling your complaint in a fair, objective, and timely manner. For complex cases that require further investigation, we will keep you informed by providing an update on the progress of the investigation within 5 working days. For complaints escalated to FMOS or BNM, we will provide our response within 14 working days, and no later than 20 working days.

We will keep you updated if we are unable to address the issues within the stipulated timeframe.



If you are dissatisfied with our final decision regarding your complaint, you may submit your dispute to the Financial Markets Ombudsman Service (FMOS), provided that:

- your dispute falls within the scope of FMOS and does not exceed the monetary limit of RM250,000;
- and you do so within 6 months from the date you received our final decision; or
- if we fail to respond within 60 days from the date the dispute was first submitted to us.

FINANCIAL MARKETS OMBUDSMAN SERVICE
Level 14, Main Block, Menara Takaful Malaysia,
No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur
Tel : 03 - 2272 2811
Website : https://www.fmos.org.my

For more information on FMOS, please refer to the FMOS materials below:

- Brochures [English | Bahasa Melayu]
- Posters [English | Bahasa Melayu]

If your complaint doesn't fall within the purview of the FMOS, you may refer your complaint to BNMLINK.

Members of the public are encouraged to submit queries or complaints via Web form at **BNMLINK** or Contact BNMLINK at **1-300-88-5465** from Monday to Friday (9:00 am to 5:00 pm, excluding public holidays).

Learn about our complaint handling process and the available escalation channels here.

Let us help you with your complaint

Stage 1: Lodge a complaint



Lodge your complaint

through our
complaint channels



Receive a written acknowledgment

within one (1)
working day



We will review and respond

Simple cases: up to 5 working days
Complex cases: up to 20 working days[1]

Our complaint channels

Email Us

customer@bsompo.com.my

Call Us

1800 88 9933

Mail to Us

Level 36, Menara Bangkok Bank,
105, Jalan Ampang,
50450 Kuala Lumpur

Visit Us

Visit any of our branches

Stage 2: Redress

Follow these steps in the event of disagreement with Our final decision

Case falls under Financial Markets Ombudsman Service (FMOS)[2] jurisdiction (within monetary limit or scope**)

Case does not fall within FMOS jurisdiction:

Beyond monetary limit

Outside of FMOS' scope

If Berjaya Sompo Insurance (BSI) and complainant agree for case to be handled by FMOS

Either BSI or complainant disagrees for case to be handled by FMOS

Lodge at FMOS

Lodge at FMOS

Lodge at BNMLINK

If you disagree with the decision by FMOS or BNMLINK

Refer case to court for civil action

FMOS Monetary Limit and Scope

**Scan QR code for FMOS' monetary limit and scope

[1] Depending on the nature and complexity of the case, such as when third-party information or documentation is required.
[2] FMOS, appointed by Bank Negara Malaysia and the Securities Commission Malaysia, offers free, independent, and impartial dispute resolution services for financial consumers and investors, focusing on financial and capital market disputes involving direct financial losses



Pillar 4

Fair, Timely and Transparent Claims Settlement Process

Pillar 4 – Fair, Timely and Transparent Claims Settlement Process

A. We set a clear timeline for claims settlement process and strive to settle the claims within the prescribed timelines and in a transparent manner.

We endeavour to settle justified claims promptly. To facilitate your claims, you need to submit the required documentation. Our claims procedure is as follows:

Claims Process	Turnaround Time	
	Motor Claims (Own Damage, Windscreen and Theft Claims)	Non-Motor (Personal Lines) Claims
Claims registration and acknowledgement from the date of receipt of a claim notification	Within 1 working day	Within 1 working day
Assign an adjuster from the date of receipt of complete information / relevant documents	Within 1 working day	Within 1 working day
Reminder for submission of incomplete/additional documents from the date of first request	Within 7 working days	Within 7 working days
Issuance of offer or rejection letter (whichever is applicable) from receipt of complete documents, including the adjuster assessment report	Within 5 working days For a theft claim, within 60 working days from the date of the notification	Within 7 working days
Payment of claims from the date of receipt of a duly signed discharge voucher and all relevant documents	Within 5 working days	Within 5 working days
Claims status update (if an investigation is still ongoing) from the date of the first claim notification	Within 21 working days	Within 21 working days

We will inform you accordingly in a timely manner should circumstances arise where it takes longer than the Turnaround Time stated above.

In the event of a catastrophe / disaster, large number of claims may be received. As such, meeting timelines stipulated may not be possible and we will strive to update you every 20 working days on the progress.

Pillar 4 – Fair, Timely and Transparent Claims Settlement Process

B. We will inform you of the next level of escalation if the claims settlement / rejection is not to your satisfaction.

If you are not satisfied with your claims decision, you may contact us at:

Complaints Unit
Customer Service Centre,
Berjaya Sompo Insurance Berhad,
Level 36, Menara Bangkok Bank,
105, Jalan Ampang,
50450 Kuala Lumpur.

Tel : 1-800-889-933 (Customer Service Hotline)
E-mail : customer@bsompo.com.my



If your appeal is declined and you are not satisfied with the decision, you may submit a complaint to the Financial Markets Ombudsman Service (FMOS) within 6 months from the date of our claims decision, provided that your complaint falls within the scope of FMOS and involves insurance claims not exceeding RM250,000.

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