

## Complaints Handling

Our company's top priority is to act honestly, fairly, and professionally in the best interests of our customers.

Therefore, and in accordance with current legislation, EECKMAN SERVICES SRL (hereafter called EECKMAN UNDERWRITING – EUD) have taken appropriate steps to manage transparently and professionally received complaints.

This policy was completed by the company's board and EUD Management is committed to monitoring its implementation et follow-up.

The main goals of this Complaints Management Policy are to:

- Improve continually the quality of products and services offered to customers and increase their satisfaction.
- Ensure uniform, fair, and efficient treatment of complaints in accordance with the existing regulation.
- Build staff awareness and promote commitment to improve the quality of services.

### Definitions

#### **The complaint**

EUD Management considers – and this independently of the territory that a prospect, policyholder, insured, beneficiary or third-party may be potentially resident/domiciled – as complaint any expression, written or oral, founded or not, of a dissatisfaction that a prospect, a policyholder, an insured, a beneficiary or a third-party, attributes to EUD and which requires explicitly or implicitly an answer or a solution.

A dissatisfaction about the normal management of insurance contracts, claims processing, as well as simple requests for contract performance, information, or explanation, is not considered as complaint.

EUD Management draws staff's attention to the fact, that a dissatisfaction expressed during the normal management of a contract or a claim expressed to usual contact person – commercial or operational services – and not solved, mostly became a complaint.

#### **The complainant**

A complainant is any person – prospect, policyholder, insured, beneficiary or third party and this independently of the territory it may be potentially resident/domiciled – who expressed

dissatisfaction, filed a complaint, or on behalf of which a complaint has been lodged, and who can be assumed to have an interest that the complaint will be managed by EUD.

## **How we deal with complaints**

### **First approach**

Our client must always receive the necessary attention at the first sign of dissatisfaction.

In any case of discontent, we invite the angry client to take in first instance contact with the insurance broker. His contact information's are indicated in the policy documents.

If despite the actions proposed and implemented by the insurance broker in view to manage the situation, the complainant remains dissatisfied, he may lodge a complaint with us:

#### **Eeckman Services srl**

By paper mail:

Rue Marconi 167 b 7

B – 1190 Brussels

By email:

[complaints@eckman.eu](mailto:complaints@eckman.eu)

Any contact person within our company who receives a complaint, must endeavour to manage it by appropriate explanations or measures.

If the complainant didn't agree with the proposal of solution made by our company or if he wants to involve directly, or the insurance company, or the local Insurance Ombudsman, please refer to our web site [www.eeckman-underwriting.eu](http://www.eeckman-underwriting.eu) where all relevant details and contact information's are at disposal.

### **Internal organisation**

Our Chief Operating Officer will act as Complaint Management Officer responsible for the implementation and monitoring of the Complaint Handling Policy, as well as for control of operational follow up given to recorded complaints.

Annette SENN

Chief Operating Officer

[complaints@eckman.eu](mailto:complaints@eckman.eu)

Complaints handling falls always under direction and responsibility of the Complaint Management Officer, although the practical follow-up of complaints may be delegated to operational or commercial staff according to necessary technical expertise and the nature of the complaint.

## Complaint management

### Reception

#### a) Intake

Any complaint, regardless of the department or the person to whom and the medium on which it was addressed, must be reported to the Complaint Management Officer.

The Complaint Management Officer will:

- Report the complaint in the designated and electronic "Complaint Register".
- Design the person in charge and define the action plan.
- Inform the involved insurers.

#### b) Receipt confirmation

A written acknowledgment of receipt advising who will be dealing with the complaint must be sent to the complainant within 3 working days on receipt of the complaint unless a substantive solution can be proposed to complainant within the week.

#### c) Information to the Insurer

On a 7 days basis, we will inform the insurer about any received complaint using the existing template of each insurer and doing the notification in a GDPR manner.

### Investigation

The handling of a complaint is high priority for EUD Management.

The person designated to follow up on a complaint will carry out all the research, analysis's and adjustments necessary to assess the validity of the complaint, understand its origin and find equitable and satisfactory solutions.

Each complaint must be investigated to determine the root cause of the complaint, to identify corrective action and to minimize the potential for further complaints.

To assist in the analysis of the root causes these have been categorized into the following:

- Resource – delays or errors occurring due to time constraints.
- Human Error – all incident which do not indicate any other potential causes.
- Systems – delays, errors, or lack of controls due the systems being inadequate.
- Policies & Procedures – policies or procedures being incorrect or inadequate or not properly communicated and embedded.
- Competence – errors or misleading advice due to inadequate training or lack of knowledge or experience.

- External – unforeseen circumstances which are beyond our control, such as weather conditions, strikes, outbreaks of diseases, etc.
- Outsourcing – delays or errors due to outsourced services such as IT, Claims, etc.

## Proposal of solution

The deadlines for submitting our reasoned and motivated proposal of solution to the complainant are:

- Two weeks after sending the acknowledgment of receipt for simple complaints.
- One month after sending the acknowledgment of receipt for complex complaints - this classification requires validation by the Complaints Management Officer.

If, exceptionally, our office should not be able to respect the agreed deadline, it is imperative to inform the complainant and confirm a new deadline.

All proposal of solution must be confirmed in writing to complainant - by post or electronically - even an oral explanation was given.

The proposal of solution must be reasoned and motivated and shall meet to all issues raised in the complaint.

## **How to raise concern**

All staff should be aware that EUD will handle all complaints transparently and professionally and that EUD Management is committed to acting ethically with staff, clients, suppliers and third parties.

The policy, as well as all existing information, documents, sample letters are collected and made available to staff members on a specific and public folder. This policy is reviewed every two years – last review on 05/2023 – next review on 05/2025.

A yearly workshop around the issues of Complaint Handling will be organized with and for all involved staff. All new starters who are customer facing must be fully advised within 3 months of joining.