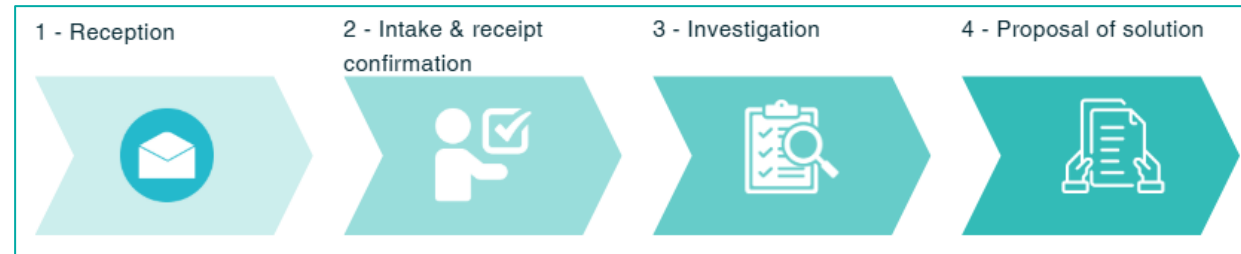


Complaints Handling Procedure

“A complaint is the expression, written or oral, founded or not, of a dissatisfaction that a prospect, a policyholder, an insured, a beneficiary or a third-party attribute to Eeckman Services and which requires explicitly or implicitly an answer or a solution.”



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: 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.

Investigation

The handling of a complaint is high priority for Eeckman Services. The person designated to follow up on a complaint will carry out all the research, analyses 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.

Proposal of solution

The deadlines for submitting our reasoned and motivated proposal of solution to the complainant take account of national legislation.

For Belgium they 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 proposals of solution must be confirmed in writing to complainant - by post or electronically - even an oral explanation was given.