

Old Mutual Insurance endeavors to provide customers with high quality personalized products and services. The Old Mutual Insurance Consumer Protection Framework has been formulated to ensure that all customers are treated fairly. This framework strives to adopt and maintain the principles of fairness across Old Mutual Insurance in all its dealings. Some of the areas which this framework seeks to address include:

- Business Model, Product and Service Suite
- Culture and Strategy
- Product and Service Design and Performance
- Customer Engagement
- Customer Service, Complaints Handling, Claims & Benefits
- Regulatory Compliance

Old Mutual Insurance has a low or limited preference for market conduct risk and at all times will consciously apply its mind to the interpretation, and recording of decision-making regarding the market conduct risk.

Old Mutual Insurance has zero preference for systematic unfair customer outcomes arising from any element of the market conduct risk life cycle, including product design to advice and after sales services.

Old Mutual Insurance acknowledges the importance of its customers and regulators for the trust and therefore has zero preference for any risks that could materially affect our reputation.

Below are the customer's rights;

- A customer shall have a right to fair, just and reasonable terms and conditions when dealing with the company.
- Every customer shall have a right to accountability from the company for all the policies and money deposited with the company.
- Every customer shall have a right to fair and responsible marketing.
- Customers shall have a right to disclosure of information, and this includes disclosure by intermediaries.
- Customers shall have a right to privacy for all information disclosed to the company.

Through the Consumer Protection Framework, Old Mutual Insurance Uganda will ensure that:

- All customers are confident that they are dealing with a company where the fair treatment of customers is central to its culture and business strategy.
- Products & services are designed to meet the needs of identified customer groups and are targeted accordingly.
- The customer on-boarding & financial planning is appropriate for the target market and considers the customer's current and changing circumstances.
- All customers are provided with services and information that are designed to be easy to access and adapts to changing customer needs and technology. The services and information are both of an acceptable standard and what they have been led to expect.
- Customers are provided with relevant information that is both clear and suitable for the target market. The information is provided in a timely manner and customers are kept appropriately informed before, during and after contracting products & services.
- Customers have access to a complaints' process that provides a fair and equitable assessment of the merits of a complaint. The customer is kept appropriately informed of progress in the handling of the complaint.
- Customers have access to money out & benefit processes that are fair and equitable. Where there is judgement involved, there is a fair and equitable assessment of the merits of the case. The customer is kept appropriately informed of progress in the handling of the case.

For more information, please contact us on



www.oldmutual.co.ug



0800 132 700



customersolutionsuic@oldmutual.co.ug